
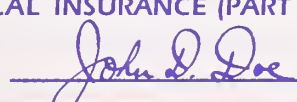


YOUR MEDICARE HANDBOOK 1995

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| MEDICARE | |  | HEALTH INSURANCE | |
| SOCIAL SECURITY ACT | | | | |
| NAME OF BENEFICIARY JOHN D. DOE | | | | |
| MEDICARE CLAIM NUMBER 123-45-6789A | | SEX MALE | | |
| IS ENTITLED TO HOSPITAL INSURANCE (PART A) MEDICAL INSURANCE (PART B) | | EFFECTIVE DATE 1/1/95 | | |
| SIGN HERE | |  | | |

Health Care Financing Administration

ART A HOSPITAL INSURANCE
ART B MEDICAL INSURANCE





For almost 30 years, Medicare has assisted people age 65 and older and certain disabled Americans in meeting the costs of health care. Medicare is an important resource that will help you pay for the services of the most advanced medical system in the world.

All of us in the Federal Government who work for you, from President Clinton and Vice President Gore to the thousands of women and men who make up the Department of Health and Human Services are dedicated to serving you. And we are committed to continually improving the ways we deliver service.

For example, Medicare now pays for certain preventive services such as flu shots, mammography screening, and Pap smear screening. The program offers you the opportunity to choose how and where to receive your benefits—through the traditional “fee for service” environment or enrollment in a managed care plan. There are also options available for buying insurance benefits that supplement Medicare’s coverage, known as “Medigap” policies. And, beneficiaries with low incomes can be helped with premium, deductible, and copayment expenses.

If you are new to the Medicare program, I welcome you. I hope you will find this booklet to be a helpful explanation of your Medicare benefits.

Donna E. Shalala
Secretary of Health and Human Services

As Administrator of the Health Care Financing Administration (HCFA), I’d like to welcome you to the Medicare program. HCFA is the Federal agency that administers Medicare, our Nation’s health insurance program for older Americans, the disabled, and persons with permanent kidney failure.

In 1995, HCFA expects to serve over 37 million Americans across the country who are covered by Medicare. Over the years, the Medicare program has changed to meet your needs. This booklet will help you understand what is covered by Medicare and what is not. It will also help you understand your rights and responsibilities as a Medicare beneficiary.

We want Medicare to be easy for you to use. We also hope that you will be actively involved in decisions about your health care. It’s our aim to provide you with information that will help you do so.

At HCFA, it’s our job to assure that your Medicare coverage provides you with access to quality, affordable health care. After all, HCFA and Medicare were created to serve beneficiaries. Beneficiaries are our top priority.

Bruce C. Vladeck
*Administrator, Health Care
Financing Administration*

IF YOU HAVE Comments . . .

Your opinion of this publication (and all of our publications) is very important to us. If after using this or any of our other publications, you would like to share your thoughts with us, please write to us at the address below. We are particularly interested in whether you found Your Medicare Handbook complete, readable, well arranged and useful. Your comments will be carefully considered as we prepare next year's revisions.

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Please send your comments to:

HCFA Office of Beneficiary Services
Room 604 EHR
6325 Security Blvd.
Baltimore, MD 21207

IF YOU HAVE Questions ???

This *Handbook* outlines your benefits—what Medicare covers and what it does not. The *Handbook* also tells you about your options and rights under Medicare. You can use the alphabetical index at the back of the book to find information on specific subjects.

This *Handbook* is also available for people with special needs: in Spanish (see inside back cover for how to order); on audiotape for the visually impaired; and on TTY for the hearing and speech impaired (call 1-800-820-1202 for more information).

Call your Medicare Carrier

(See pages 42 to 47 for addresses and telephone numbers) about Medicare claims, payments and appeals. Carriers can supply new Handbooks.

Call Social Security

(1-800-772-1213) about Medicare entitlement; how or when to enroll; or getting a new Medicare card. Social Security can also supply a new Handbook.

This handbook explains the Medicare program, but is not a legal document. The official Medicare program provisions are contained in the relevant laws, regulations and Rulings.

Health Insurance Information & Counseling

Every state, plus Puerto Rico, the Virgin Islands, and the District of Columbia, has a health insurance counseling program that can give you free information and assistance on Medicare, Medicaid, Medigap, long term care and other health insurance benefits. You can call your state counseling office and ask for printed information, help with choosing health insurance coverage, or even help understanding your bills, insurance claims and explanation forms. Phone numbers are listed below (the 800 numbers work only within the state). If you have trouble reaching your counseling office, call the Medicare hotline at 1-800-638-6833.

State Counseling Offices

| | |
|----------------------------|-------------------------|
| Alabama | 1-800-243-5463 |
| Alaska | 1-800-478-6065 |
| Arizona | 1-800-432-4040 |
| Arkansas | 1-800-852-5494 |
| California | 1-800-927-4357 |
| Colorado | (303) 894-7499, ext 356 |
| Connecticut | 1-800-443-9946 |
| Delaware | 1-800-336-9500 |
| District of Columbia | (202) 676-3900 |
| Florida | (904) 922-2073 |
| Georgia | 1-800-669-8387 |
| Hawaii | (808) 586-0100 |
| Idaho | 1-800-247-4422 |
| Illinois | 1-800-548-9034 |
| Indiana | 1-800-452-4800 |
| Iowa | (515) 281-5705 |
| Kansas | 1-800-432-3535 |
| Kentucky | 1-800-372-2973 |
| Louisiana | 1-800-259-5301 |
| Maine | 1-800-750-5353 |
| Maryland | 1-800-243-3425 |
| Massachusetts | 1-800-882-2003 |
| Michigan | (517) 373-8230 |



State Counseling Offices (*cont'd*)

| | |
|----------------------|----------------|
| Minnesota | 1-800-882-6262 |
| Mississippi | 1-800-948-3090 |
| Missouri | 1-800-390-3330 |
| Montana | 1-800-332-2272 |
| Nebraska | (402) 471-4506 |
| Nevada | 1-800-307-4444 |
| New Hampshire | (603) 271-4642 |
| New Jersey | 1-800-792-8820 |
| New Mexico | 1-800-432-2080 |
| New York | 1-800-333-4114 |
| North Carolina | 1-800-443-9354 |
| North Dakota | 1-800-247-0560 |
| Ohio | 1-800-686-1578 |
| Oklahoma | (405) 521-6628 |
| Oregon | 1-800-722-4134 |
| Pennsylvania | (717) 783-8975 |
| Puerto Rico | (809) 721-5710 |
| Rhode Island | 1-800-322-2880 |
| South Carolina | 1-800-868-9095 |
| South Dakota | (605) 773-3656 |
| Tennessee | 1-800-525-2816 |
| Texas | 1-800-252-3439 |
| Utah | (801) 538-3910 |
| Vermont | 1-800-642-5119 |
| Virginia | 1-800-552-3402 |
| Virgin Islands | (809) 774-2991 |
| Washington | 1-800-397-4422 |
| West Virginia | (304) 558-3317 |
| Wisconsin | 1-800-242-1060 |
| Wyoming | 1-800-438-5768 |



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Save this Handbook for reference. It is revised each year and is available from Social Security or your Medicare Carrier, but you will not automatically get a Handbook in the mail unless there are major changes in the Medicare program.

What is Medicare?

Medicare is a federal health insurance program for people 65 or older and certain disabled people. It is run by the Health Care Financing Administration of the U.S. Department of Health and Human Services. Social Security Administration offices across the country take applications for Medicare and provide general information about the program.

The Two Parts of Medicare

Hospital Insurance (Part A)

Hospital and skilled nursing facility, home health and hospice care.

Medical Insurance (Part B)

Doctors' services, outpatient hospital services, durable medical equipment, and a number of other medical services and supplies that are not covered by Part A.

Throughout this handbook, Medicare Hospital Insurance is called Part A and Medicare Medical Insurance is called Part B.

Part A has deductibles and coinsurance, but most people do not have to pay premiums for Part A. Part B has premiums, deductibles, and coinsurance amounts that you must pay yourself or through coverage by another insurance plan. Premium, deductible and coinsurance amounts are set each year based on formulas established by law. New payment amounts begin each January 1. When amounts increase, you will be notified. For 1995 deductible, premium and coinsurance amounts, see the charts on pages 3 and 13.

Who Can Get Medicare Hospital Insurance (Part A)?

Generally, people age 65 and older can get premium-free Medicare Part A benefits, based on their own or their spouses' employment. (Premium-free means there are no premium payments. Most people do not pay premiums for Medicare Part A.) You can get premium-free Medicare

Part A if you are 65 or older and any of these three statements is true:

- You receive benefits under the Social Security or Railroad Retirement system.
- You could receive benefits under Social Security or the Railroad Retirement system but have not filed for them.
- You or your spouse had Medicare-covered government employment.

If you are under 65, you can get premium-free Medicare Part A benefits if you have been a disabled beneficiary under Social Security or the Railroad Retirement Board for more than 24 months.

Certain government employees and certain members of their families can also get Medicare when they are disabled for more than 29 months. They should apply at the Social Security Administration office as soon as they become disabled.

Or, you may be able to get premium-free Medicare Part A benefits if you receive continuing dialysis for permanent kidney failure or if you have had a kidney transplant. (People who can get Medicare because of kidney disease may get a copy of *Medicare Coverage of Kidney Dialysis and Kidney Transplant Services* from the Consumer Information Center. See inside back cover for how to order.)

Check with Social Security to see if you have worked long enough under Social Security, Railroad Retirement, as a government employee, or a combination of these systems to be able to get Medicare Part A benefits. Generally, if either you or your spouse worked for 10 years, you will be able to get premium-free Medicare Part A benefits.

Who Can Get Medicare Medical Insurance (Part B)?

Any person who can get premium-free Medicare Part A benefits based on work as described above can enroll for Part B, pay the monthly Part B premiums (in 1995, \$46.10 for most beneficiaries), and get Part B benefits. In addition, most United States residents age 65 or over can enroll in Part B.

Buying Medicare Part A and Part B

If you or your spouse do not have enough work credits to be able to get Medicare Part A benefits and you are 65 or over, you may be able to buy Medicare Parts A and B—or just Medicare Part B—by paying monthly premiums. Also, you may be able to buy Medicare Parts A and B if you are disabled and lost your premium-free Part A solely because you are working. (See page 39 for more information.)

Enrollment in Medicare

Automatic Enrollment

If you are already getting Social Security or Railroad Retirement benefit payments when you turn 65, you will automatically get a Medicare card in the mail. If you are disabled, you will automatically get a Medicare card in the mail when you have been a disability beneficiary under Social Security or Railroad Retirement for 24 months.

The Medicare card will show that you can get both Medicare Hospital Insurance (Part A) and Medical Insurance (Part B) benefits. If you do not want Part B, follow the instructions that come with the card.

Some People Have to Apply

You may not automatically get a Medicare card in the mail. You will have to apply for Medicare benefits if :

- You have not applied for Social Security or Railroad Retirement benefits
- Government employment is involved, or
- You have kidney disease.

You should file your application during your initial enrollment period, to avoid late enrollment surcharges under Medicare Part B (unless you qualify for a special enrollment period as described on page 38). Your initial enrollment period is a seven-month period that starts three months before the month you first meet the requirements for Medicare. If you do not sign up for Medicare during the first three months of your initial enrollment period, there will be a delay in starting your Part B coverage. Your coverage will be delayed from one to three months after enrollment.

If you do not enroll for Medicare Part B **at any time** during your initial enrollment period, you will not have

another chance to enroll until the next general enrollment period. A general enrollment period is held each year from January 1 through March 31 and if you enroll during this period you will not be able to get Medicare until July of that year. You may also be charged a premium surcharge for late enrollment (unless you are covered under a group health plan based on current employment as described on page 38).

The enrollment period requirements and surcharges for late enrollment described above for Part B also apply to people who buy Part A. (See page 38 for more information about buying Medicare Part A.)

Your Medicare Card

The Medicare card shows the Medicare coverage you have—Hospital Insurance (Part A), Medical Insurance (Part B), or both—and the date your protection started. If you do not have both parts of Medicare, see page 40 for information on how you can get the part you don't have.

Your Medicare card also shows your health insurance claim number. Sometimes this claim number is referred to as your Medicare number. The claim number usually has nine digits and one or two letters. There may also be another number after the letter. Your full claim number must always be included on all Medicare claims and correspondence. When a husband and wife both have Medicare, each receives a separate card and claim number. Each spouse must use the exact name and claim number shown on his or her card.

It is important that you remember to:

- Use your Medicare card only after the effective date shown on it.
- Keep your card handy. And be sure to carry your card with you when you are away from home.
- Always show your Medicare card when you get care.
- Always write your complete health insurance claim number (including any letters) on all checks for Medicare premium payments or any correspondence about Medicare. Also, have your Medicare card available when you make a telephone inquiry.
- Immediately ask Social Security to get you a new card if you lose yours.
- Never let anyone else use your Medicare card.

MEDICARE PART A : 1995

| Services | Benefit | Medicare Pays | You Pay |
|---|--|--|--|
| HOSPITALIZATION Semiprivate room and board, general nursing and other hospital services and supplies. (<i>Medicare payments based on benefit periods, see page 4.</i>) | First 60 days | All but \$716 | \$716 |
| | 61st to 90th day | All but \$179 a day | \$179 a day |
| | 91st to 150th day ¹ | All but \$358 a day | \$358 a day |
| | Beyond 150 days | Nothing | All costs |
| SKILLED NURSING FACILITY CARE Semiprivate room and board, skilled nursing and rehabilitative services and other services and supplies. ² (<i>Medicare payments based on benefit periods, see page 4.</i>) | First 20 days | 100% of approved amount | Nothing |
| | Additional 80 days | All but \$89.50 a day | Up to \$89.50 a day |
| | Beyond 100 days | Nothing | All costs |
| HOME HEALTH CARE Part-time or intermittent skilled care, home health aide services, durable medical equipment and supplies and other services. | Unlimited as long as you meet Medicare conditions. | 100 % of approved amount; 80 % of approved amount for durable medical equipment. | Nothing for services; 20 % of approved amount for durable medical equipment. |
| HOSPICE CARE Pain relief, symptom management and support services for the terminally ill. | For as long as doctor certifies need. | All but limited costs for outpatient drugs and inpatient respite care. | Limited costs for outpatient drugs and inpatient respite care. |
| BLOOD When furnished by a hospital or skilled nursing facility during a covered stay | Unlimited if medically necessary. | All but first 3 pints per calendar year. | For first 3 pints. ³ |

1995 Part A monthly premium: (See page 38).

¹ This 60-reserve-days benefit may be used only once in a lifetime (*see page 6*).

² Neither Medicare nor private Medigap insurance will pay for most nursing home care (*see Skilled Care or Custodial Care, page 7*).

³ Blood paid for or replaced under Part B of Medicare during the calendar year does not have to be paid for or replaced under Part A.

Medicare Hospital Insurance (Part A)

What Part A Includes

Medicare Part A helps pay for four kinds of medically necessary care:

- Inpatient hospital care.
- Inpatient care in a skilled nursing facility following a hospital stay.
- Home health care.
- Hospice care.

There is a limit on how many days of hospital or skilled nursing facility care Medicare helps pay for in each benefit period. But, your Part A protection is renewed every time you start a new benefit period. (Benefit periods are described below.)

Skilled nursing facility care is the only type of nursing home care that Medicare covers. **Medicare does not pay for care that is primarily custodial.** (See pages 7 and 26 for more about custodial care.)

Benefit Periods

A benefit period is a way of measuring your use of services under Medicare Part A. Your first benefit period starts the first time you receive inpatient hospital care after your Hospital Insurance begins. A benefit period ends when you have been out of a hospital or other facility primarily providing skilled nursing or rehabilitation services for 60 days in a row (including the day of discharge). After one benefit period has ended, another one will start whenever you again receive inpatient hospital care.

There is no limit to the number of benefit periods you can have for hospital and skilled nursing facility care.

Here are two examples of how the benefit period works:

Example 1: Ms. Jones enters the hospital on January 5. She is discharged on January 15. She has used 10 days of her first benefit period. Ms. Jones is not hospitalized again until July 20. Since more than 60 days elapsed between her hospital stays, she begins a new benefit period, her Part A coverage is completely renewed, and she will again pay the hospital deductible.

Example 2: Ms. Smith enters the hospital on August 14. She is discharged on August 24. She also has used 10 days of her first benefit period. However, she is then readmitted to the hospital on September 20. Since fewer than 60 days elapsed between hospital stays, Ms. Smith is still in her first benefit period and will not be required to pay another hospital deductible. This means that the first day of her second admission is counted as the eleventh day of hospital care in that benefit period. Ms. Smith will not begin a new benefit period until she has been out of the hospital (and has not received any skilled care in a skilled nursing facility) for 60 consecutive days.

How Medicare Pays for Part A Services

Medicare Part A helps pay for covered services you receive in a hospital or skilled nursing facility or from a home health agency or hospice program.

Hospitals, skilled nursing facilities, home health agencies and hospices are called “providers” under the Medicare Part A program. Providers submit their claims directly to Medicare—you cannot submit claims for their services. The provider will charge you for any part of the Part A deductible you have not met and any coinsurance payment you owe. Providers cannot require you to make a deposit before being admitted for inpatient care that is or may be covered under Part A of Medicare.

Intermediaries

Intermediaries process claims submitted on your behalf by hospitals, skilled nursing facilities, home health agencies, hospices and certain other providers of services. When the Medicare intermediary pays a claim, you get a *Notice of Medicare Benefit*. **This notice is not a bill.** If you have any questions about the notice, contact the intermediary.

Coverage of Blood Under Part A

Part A helps pay for blood (whole blood or units of packed red blood cells), blood components, and the cost of blood processing and administration. If you receive blood as an inpatient of a hospital or skilled nursing facility, Part A will pay for these blood costs, except for

any nonreplacement fees charged for the first three pints of whole blood or units of packed red cells per calendar year. (The nonreplacement fee is the amount that some hospitals and skilled nursing facilities charge for blood that is not replaced.)

If you are charged nonreplacement fees, you have the option of either paying the fees or having the blood replaced. If you choose to have the blood replaced, you can either replace the blood personally or arrange to have another person or an organization replace it for you. A hospital or skilled nursing facility cannot charge you for any of the first three pints of blood you replace or arrange to replace. (If you have already paid for or replaced blood under Medicare **Part B** during the calendar year, you do not have to meet those costs again under **Part A**.)

When You Are a Hospital Inpatient

Medicare Part A helps pay for inpatient hospital care if **all** of the following four conditions are met:

- 1) A doctor prescribes inpatient hospital care for treatment of your illness or injury.
- 2) You require the kind of care that can be provided only in a hospital.
- 3) The hospital is participating in Medicare.*
- 4) The Utilization Review Committee of the hospital, a Peer Review Organization or an intermediary does not disapprove your stay.

If you meet these four conditions, Medicare will help pay for up to 90 days of medically necessary inpatient hospital care in each benefit period.**

During 1995, from the first day through the 60th day in a hospital during each benefit period, Part A pays for all covered services except the **first \$716**. This is called the inpatient hospital deductible. (A deductible is an amount you owe before Medicare begins paying for services and supplies covered by the program.) **The hospital may charge you the deductible only for your first admission in each benefit period.** If you are discharged and then readmitted before the benefit period ends, you do not have to pay the deductible again.

From the 61st through the 90th day in a hospital during each benefit period, Part A pays for all covered services **except for \$179 a day**. This daily amount is called coinsurance. The hospital charges you the \$179.

Hospital reserve days (explained below) can help with your expenses if you need more than 90 days of inpatient hospital care in a benefit period.

Medicare Part A does not pay for the services of doctors and certain other practitioners, even though you receive these services in a hospital. Instead, those services are covered under Medicare Part B. (A description of Medicare Part B begins on page 14.)

*Under certain conditions, Medicare helps pay for emergency inpatient care you receive in a non-participating hospital.

**Medicare pays for only limited inpatient care in a psychiatric hospital (see page 6). The hospital can tell you about these limits.

Major services covered under Part A when you are a hospital inpatient:

- A semiprivate room (two to four beds in a room).
- All your meals, including special diets.
- Regular nursing services.
- Costs of special care units, such as intensive care or coronary care units.
- Drugs furnished by the hospital during your stay.
- Blood transfusions furnished by the hospital during your stay.
- Lab tests included in your hospital bill.
- X-rays and other radiology services, including radiation therapy, billed by the hospital.
- Medical supplies such as casts, surgical dressings, and splints.

- Use of appliances, such as a wheelchair.
- Operating and recovery room costs.
- Rehabilitation services, such as physical therapy, occupational therapy, and speech pathology services.

Some services NOT covered under Part A when you are a hospital inpatient:

- Personal convenience items that you request such as a telephone or television in your room.
- Private duty nurses.
- Any extra charges for a private room unless it is determined to be medically necessary.

NOTE: If you disagree with a decision on the amount Medicare will pay on a claim or whether services you receive are covered by Medicare, you always have the right to appeal the decision (see page 35).

Hospital Inpatient Reserve Days

Medicare helps pay for your care in a hospital for up to 90 days in each benefit period. Medicare Part A also includes an extra 60 hospital days you can use if you have a long illness and have used up all 90 days in your benefit period. These extra days are called reserve days.

You have only 60 reserve days in your lifetime. For example, if you use 8 reserve days in your first hospital stay this year, the next time you visit a hospital you will have only 52 reserve days left to use, whether or not you have a new benefit period.

You can decide when you want to use your reserve days. After you have been in the hospital 90 days, you can use all or some of your 60 reserve days if you wish.

If you do not want to use your reserve days, you must tell the hospital in writing, either when you are admitted to the hospital, or at any time afterwards up to 90 days after you are discharged. If you use reserve days and then decide that you did not want to use them, you must request approval from the hospital to get them restored.

During 1995, Medicare Part A pays for all covered services **except \$358 a day** for each reserve day you use. You are responsible for paying this \$358.

All Medigap plans pay for 365 additional hospital days after you have used all your reserve days. (See page 30 for more information about Medigap insurance.)

Care in a Psychiatric Hospital

Part A helps pay for no more than 190 days of inpatient care

in a participating psychiatric hospital in your lifetime. Once you have used these 190 days, Part A does not pay for any more inpatient care in a psychiatric hospital. In most cases psychiatric care in general hospitals is not subject to this 190-day limit.

NOTE: A special rule applies if you are in a participating psychiatric hospital at the time your Part A starts. Contact Social Security or the Medicare intermediary for more information.

Care in a Christian Science Sanatorium

Medicare Part A helps pay for inpatient hospital and skilled nursing facility services you receive in a participating Christian Science sanatorium if it is operated or listed and certified by the First Church of Christ, Scientist, in Boston. (However, Medicare Part B will not pay for the practitioner.)



The Prospective Payment System

Medicare pays for most inpatient hospital care under the Prospective Payment System (PPS). Under PPS, hospitals are paid a set rate based on payment categories called Diagnosis Related Groups, or DRGs. In some cases, the Medicare payments are more than the hospital's costs; in other cases, less than the hospital's costs. **But even if Medicare pays the hospital less than the cost of your care, you do not have to make up the difference.**

The PPS system does not change your Medicare Part A protection as described in this handbook. PPS does not determine the length of your stay in the hospital or the extent of care you receive.

Skilled Nursing Facility Care

Medicare Part A can help pay for certain inpatient care in a Medicare-participating skilled nursing facility following a hospital stay. Your condition must require daily skilled nursing or skilled rehabilitation services which, as a practical matter, can only be provided in a skilled nursing facility, and the skilled care you receive must be based on a doctor's orders.

What is a Skilled Nursing Facility?

A skilled nursing facility is a specially qualified facility that specializes in skilled care. It has the staff and equipment to provide skilled nursing care or skilled rehabilitation services and other related health services. Skilled nursing care means care that can only be performed by, or under the supervision of, licensed nursing personnel. Skilled rehabilitation services may include such services as physical therapy performed by, or under the supervision of, a professional therapist. Most nursing homes in the United States are **not** skilled nursing facilities that participate in Medicare. In some facilities, only

Skilled Care or Custodial Care?

The only type of "nursing home" care Medicare helps pay for is skilled nursing facility care. Medicare does not pay for custodial care when that is the only kind of care you need.

Care is considered custodial when it is primarily for the purpose of helping the patient with daily living or meeting personal needs, and could be provided safely and reasonably by people without professional skills or training. For example, custodial care includes help in walking, getting in and out of bed, bathing, dressing, eating and taking medicine.

certain portions participate in Medicare. If you are not sure whether a facility participates in Medicare as a skilled nursing facility, ask someone in the facility's business office.

When Can Medicare Pay?

Medicare Part A can help pay for your care in a Medicare-participating skilled nursing facility if you meet **all of these five conditions**:

- 1) Your condition requires daily skilled nursing or skilled rehabilitation services which, as a practical matter, can only be provided in a skilled nursing facility.
- 2) You have been in a hospital at least three days in a row (not counting the day of discharge) before you are admitted to a participating skilled nursing facility.
- 3) You are admitted to the facility within a short time (generally within 30 days) after you leave the hospital.
- 4) Your care in the skilled nursing facility is for a condition that was treated in the hospital.

Major services covered under Part A when you are in a skilled nursing facility:

- A semiprivate room (two to four beds in a room).
- All your meals, including special diets.
- Regular nursing services.
- Physical, occupational, and speech therapy.
- Drugs furnished during your stay.
- Blood transfusions furnished during your stay.
- Medical supplies such as splints and casts.
- Use of appliances such as a wheelchair.

Some services NOT covered under Part A when you are in a skilled nursing facility:

- Personal convenience items that you request such as a television in your room.
- Private duty nurses.
- Any extra charges for a private room, unless it is determined to be medically necessary.
- Any services that are not provided by the facility and included in its bill.

5) A medical professional certifies that you need, and you receive, skilled nursing or skilled rehabilitation services on a daily basis.

When your stay in a skilled nursing facility is covered by Medicare, Part A helps pay for a maximum of 100 days in each benefit period, but only if you need daily skilled nursing care or rehabilitation services for that long.

If you leave a skilled nursing facility and are readmitted within 30 days, you do not need to have a new three day stay in the hospital for your care to be covered. If you have some of your 100 days left and you need skilled nursing or rehabilitation services on a daily basis for further treatment of a condition treated during your previous stay in the facility, Medicare will help pay.

In each benefit period, Part A pays for all covered services for the first 20 days you are in a skilled nursing facility. During 1995, for days 21 through 100, Part A pays for all covered services except for \$89.50 a day. You may be charged up to this daily coinsurance amount by the skilled nursing facility.

Medicare Part A does not cover your doctor's services while you are in a skilled nursing facility. Medicare Part B covers doctors' services. (A description of Medicare Part B begins on page 14.)

Rules That Protect You

Skilled nursing facilities cannot require you to pay a deposit or other payment as a condition of admission to the facility unless it is clear that services are not covered by Medicare.

If you are already an inpatient in a skilled nursing facility and the staff at the facility decides you no longer need the level of skilled care covered by Medicare, they must notify you immediately. If you disagree with

this decision, the facility must submit your claim at your request to Medicare for an official Medicare decision on coverage. The facility may not require you to pay a deposit until Medicare issues its decision. You must pay for any coinsurance while your claim is being processed, and for any services which are never covered by Medicare.

Complaints and Appeals

If you want to complain about a skilled nursing facility's treatment of patients or other conditions that concern you, contact the state survey agency. The skilled nursing facility can give you the telephone number and address. While you are at the skilled nursing facility, you can look at a copy of the survey agency's latest certification survey report. The survey report tells how well the facility followed the rules about patient's rights, safety and quality of care.

Also, if you disagree with a decision on the amount Medicare will pay on a claim or whether services you receive are covered by Medicare, you always have the right to appeal the decision (see page 35).

Home Health Care

If you need skilled health care in your home for the treatment of an illness or injury, Medicare pays for covered home health services furnished by a participating home health agency. A home health agency is a public or private agency that specializes in giving skilled nursing services and other therapeutic services, such as physical therapy, in your home. (A hospital or other facility that mainly provides skilled nursing or rehabilitation services cannot be considered your home.)

Medicare pays for home health visits only if **all four** of the following conditions are met:

| Home health services covered by Medicare: | Home health services NOT covered by Medicare: |
|---|--|
| <ul style="list-style-type: none">• Part-time or intermittent skilled nursing care and home health aide services.• Physical therapy.• Speech therapy.• Occupational therapy.• Medical social services.• Medical supplies.• Durable medical equipment (80 percent of approved amount). | <ul style="list-style-type: none">• 24-hour-a-day nursing care at home.• Drugs and biologicals.• Meals delivered to your home.• Homemaker services.• Blood transfusions. |

- 1) The care you need includes intermittent skilled nursing care, physical therapy, or speech therapy.
- 2) You are confined to your home (homebound).
- 3) You are under the care of a physician who determines you need home health care and sets up a home health plan for you.
- 4) The home health agency providing services participates in Medicare.

Once all four of these conditions are met, either Medicare Part A or Medicare Part B will pay for all medically necessary covered home health services. When you no longer need intermittent skilled nursing care, physical therapy, or speech therapy, Medicare will pay for home health services if you continue to need occupational therapy.

Medicare home health services do not include coverage for general household services such as laundry, meal preparation, shopping, or other home care services furnished mainly to assist people in meeting personal, family, or domestic needs.

To determine whether you can get services under the Medicare home health benefit, ask your physician to refer you to a Medicare participating home health agency. The home health agency will evaluate your case and tell you whether you meet the requirements for Medicare coverage. Home health agencies should not charge for this evaluation.

Medicare pays the full approved cost of all covered home health visits. You may be charged only for any services or costs that Medicare does not cover. However, if you need durable medical equipment, you are responsible for a 20 percent coinsurance payment for the equipment. (See page 18 for more information about durable medical equipment.)

The home health agency will submit the claim for payment. You do not have to send in any bills yourself.

NOTE: If you disagree with a decision on the amount Medicare will pay on a claim or whether services you receive are covered by Medicare, you always have the right to appeal the decision (see page 35).

Hospice Care

A hospice is a public agency or private organization that is primarily engaged in providing pain relief, symptom management and supportive services to terminally ill people.

Hospice care includes both home care and inpatient care, when needed, and a variety of services not otherwise covered under Medicare. Under the Medicare hospice benefit, Medicare pays for services every day and also permits a hospice to provide appropriate custodial care, including homemaker services and counseling.

Medicare Part A helps pay for hospice care if **all three** of these conditions are met:

- 1) A doctor certifies that the patient is terminally ill.
- 2) The patient chooses to receive care from a hospice instead of standard Medicare benefits for the terminal illness.
- 3) Care is provided by a Medicare-participating hospice program.

There are no deductibles under the hospice benefit. The beneficiary does not pay for Medicare-covered services for the terminal illness, except for small coinsurance amounts for outpatient drugs and inpatient respite care.

The patient is responsible for five percent of the cost of outpatient drugs or \$5 toward each prescription, whichever is less. For inpatient respite care, the patient pays five percent of the Medicare-allowed rate (about \$5.00 per day in 1995). The rate varies slightly depending on the area of the country.

Services covered by Part A when provided by a hospice:

- Nursing services.
- Doctors' services.
- Drugs, including outpatient drugs for pain relief and symptom management.
- Physical therapy, occupational therapy and speech-language pathology.
- Home health aide and homemaker services.
- Medical social services.

- Medical supplies and appliances.
- Short-term inpatient care, including respite care.
- Counseling.

Services NOT covered by Part A when provided by a hospice:

- Treatments other than for pain relief and symptom management of a terminal illness. Regular Medicare can usually help pay for treatments not related to the terminal illness.

Respite care under the hospice program is a short-term inpatient stay in a facility. The Medicare beneficiary's inpatient stay gives temporary relief—a respite—to the person who regularly assists with home care. Each inpatient respite care stay is limited to no more than five days in a row.

While receiving hospice care, if a patient requires treatment for a condition not related to the terminal illness, Medicare continues to help pay for all necessary covered services under the standard Medicare benefit program.

(If you want more information about the hospice benefit, you can order a free copy of *Medicare: Hospice Benefits* from the Consumer Information Center. See inside back cover.)

NOTE: If you disagree with a decision on the amount Medicare will pay on a claim or whether services you receive are covered by Medicare, you always have the right to appeal the decision (see page 35).

Peer Review Organizations

Peer Review Organizations (PROs) are groups of practicing doctors and other health care professionals paid by the federal government to monitor the care given to Medicare patients. Each state has a PRO that has the authority to decide whether care given to Medicare patients is reasonable, necessary, provided in the most appropriate setting, and meets standards of quality generally accepted by the medical profession. All PRO decisions are in writing, and will tell you if you are responsible for payment when Medicare will not pay for the service.

PROs work with hospitals and doctors to promote care that is most effective in treating disease and injury. PROs also promote quality care by distributing health care information and maintaining a toll-free telephone hot line to answer your health care questions. (PROs without toll-free numbers accept collect calls.) See pages 48 to 52 for listing of PROs by state.

Beneficiary Complaints

PROs are responsible for reviewing beneficiary complaints about the quality of care provided by inpatient hospitals, hospital outpatient departments and hospital emergency rooms; skilled nursing facilities; home health agencies; and ambulatory surgical centers.

If you believe that you have received poor quality care from one of these facilities, you may complain to the PRO. The PRO will investigate written complaints from beneficiaries, or their representatives, about the quality of Medicare services received.

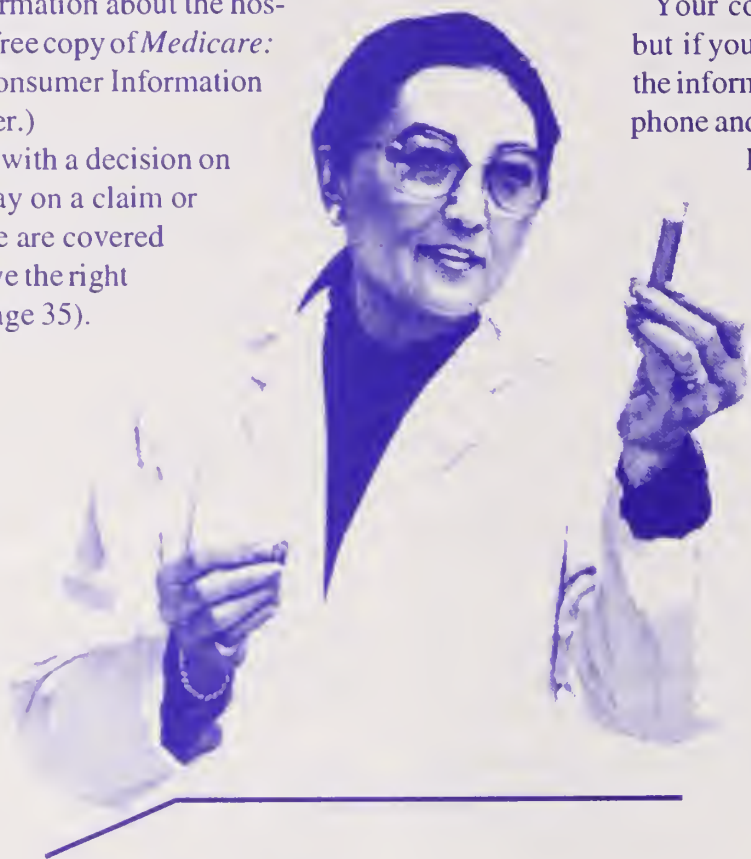
Your complaint must be in writing, but if you need help, the PRO will take the information from you over the telephone and write the complaint for you.

If someone other than the PRO makes a complaint for you or on your behalf, you must give written permission for that person to represent you in the complaint. (Medicare PROs for each state are listed on pages 48 to 52.)

An Important Message From Medicare

If you are admitted to a Medicare participating hospital, you will receive *An Important Message From Medicare* which explains your rights as a hospital

patient and provides the name, address and phone number of the PRO for your state. The message also explains what to do if you feel that a hospital improperly refused to admit you or forced you to leave it too soon. If you are not given a copy of the message, be sure to ask for one. A copy of it is printed on the next two pages. (The message your hospital gives you may be slightly different from the sample printed here.)



An Important Message From Medicare

Your Rights While You Are A Medicare Hospital Patient

- You have the right to receive all the hospital care that is necessary for the proper diagnosis and treatment of your illness or injury. According to Federal law, your discharge date must be determined solely by your medical needs, not by "Diagnosis Related Groups" (DRGs) or Medicare payments.
- You have the right to be fully informed about decisions affecting your Medicare coverage and payment for your hospital stay and for any post-hospital services.
- You have the right to request a review by a Peer Review Organization (PRO) of any written *Notice of Noncoverage* that you receive from the hospital stating that Medicare will no longer pay for your hospital care. PROs are groups of doctors who are paid by the Federal Government to review medical necessity, appropriateness and quality of hospital treatment furnished to Medicare patients. The phone number and address of the PRO for your area are:

Talk To Your Doctor About Your Stay In The Hospital

You and your doctor know more about your condition and your health needs than anyone else. Decisions about your medical treatment should be made between you and your doctor. If you have any questions about your medical treatment, your need for continued hospital care, your discharge, or your need for possible post-hospital care, don't hesitate to ask your doctor. The hospital's patient representative or social worker will also help you with your questions and concerns about hospital services.

If You Think You Are Being Asked To Leave The Hospital Too Soon

- Ask a hospital representative for a written notice of explanation immediately, if you have not already received one. This notice is called a *Notice of Noncoverage*. You must have this *Notice of Noncoverage* if you wish to exercise your right to request a review by the PRO.
- The *Notice of Noncoverage* will state either that your doctor or the PRO agrees with the hospital's decision that Medicare will no longer pay for your hospital care.
 - If the hospital and your doctor agree, the PRO does not review your case before a *Notice of Noncoverage* is issued. But the PRO will respond to your request for a review of your *Notice of Noncoverage* and seek your opinion. You cannot be made to pay for your hospital care until the PRO makes its decision, if you request the review by noon of the first work day after you receive the *Notice of Noncoverage*.
 - If the hospital and your doctor disagree, the hospital may request the PRO to review your case. If it does make such a request, the hospital is required to send you a notice to that effect. In this situation the PRO must agree with the hospital or the hospital cannot issue a *Notice of Noncoverage*. You may request that the PRO reconsider your case after you receive a *Notice of Noncoverage*, but since the PRO has already reviewed your case once, you may have to pay for at least one day of hospital care before the PRO completes this reconsideration.

IF YOU DO NOT REQUEST A REVIEW, THE HOSPITAL MAY BILL YOU FOR ALL THE COSTS OF YOUR STAY BEGINNING WITH THE THIRD DAY AFTER YOU RECEIVE THE *NOTICE OF NONCOVERAGE*. THE HOSPITAL, HOWEVER, CANNOT CHARGE YOU FOR CARE UNLESS IT PROVIDES YOU WITH A *NOTICE OF NONCOVERAGE*.

How To Request A Review Of The Notice Of Noncoverage

- If the *Notice of Noncoverage* states that your physician agrees with the hospital's decision:
 - You must make your request for review to the PRO by noon of the first work day after you receive the *Notice of Noncoverage* by contacting the PRO by phone or in writing.
 - The PRO must ask for your views about your case before making its decision. The PRO will inform you by phone or in writing of its decision on the review.
 - If the PRO agrees with the *Notice of Noncoverage*, you may be billed for all costs of your stay beginning at noon of the day after you receive the PRO's decision.
 - Thus, you will not be responsible for the cost of hospital care before you receive the PRO's decision.
- If the *Notice of Noncoverage* states that the PRO agrees with the hospital's decision:
 - You should make your request for reconsideration to the PRO immediately upon receipt of the *Notice of Noncoverage* by contacting the PRO by phone or in writing.
 - The PRO can take up to three working days from receipt of your request to complete the review. The PRO will inform you in writing of its decision on the review.
 - Since the PRO has already reviewed your case once, prior to the issuance of the *Notice of Noncoverage*, the hospital is permitted to begin billing you for the cost of your stay beginning with the third calendar day after you receive your *Notice of Noncoverage* even if the PRO has not completed its review.
 - Thus, if the PRO continues to agree with the *Notice of Noncoverage*, you may have to pay for at least one day of hospital care.

NOTE: The process described above is called "immediate review." If you miss the deadline for this immediate review while you are in the hospital, you may still request a review of Medicare's decision to no longer pay for your care at any point during your hospital stay or after you have left the hospital. The *Notice of Noncoverage* will tell you how to request this review.

Post-Hospital Care

When your doctor determines that you no longer need all the specialized services provided in a hospital, but you still require medical care, he or she may discharge you to a skilled nursing facility or home care. The discharge planner at the hospital will help arrange for the services you may need after your discharge. Medicare and supplemental insurance policies have limited coverage for skilled nursing facility care and home health care. Therefore, you should find out which services will or will not be covered and how payment will be made. Consult with your doctor, hospital discharge planner, patient representative, and your family in making preparations for care after you leave the hospital. Don't hesitate to ask questions.

Acknowledgement of Receipt - My signature only acknowledges my receipt of this Message from (name of hospital) on (date) and does not waive any of my rights to request a review or make me liable for any payment.

Signature of beneficiary or person acting on behalf of beneficiary

Date of receipt

MEDICARE PART B : 1995

| Services | Benefit | Medicare Pays | You Pay |
|---|--|---|---|
| MEDICAL EXPENSES Doctors' services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment and other services. | Unlimited if medically necessary. | 80 % of approved amount (after \$100 deductible). Reduced to 50 % for most outpatient mental health services. | \$100 deductible, plus 20 % of approved amount and limited charges above approved amount. ² |
| CLINICAL LABORATORY SERVICES Blood tests, urinalyses, and more. | Unlimited if medically necessary. | Generally 100 % of approved amount. | Nothing for services. |
| HOME HEALTH CARE Part-time or intermittent skilled care, home health aide services, durable medical equipment and supplies and other services. | Unlimited as long as you meet Medicare conditions. | 100 % of approved amount; 80 % of approved amount for durable medical equipment. | Nothing for services; 20 % of approved amount for durable medical equipment. |
| OUTPATIENT HOSPITAL TREATMENT Services for the diagnosis or treatment of illness or injury. | Unlimited if medically necessary. | Medicare payment to hospital based on hospital cost. | 20% of billed amount (after \$100 deductible). ¹ |
| BLOOD | Unlimited if medically necessary. | 80 % of approved amount (after \$100 deductible and starting with 4th pint). | First 3 pints plus 20 % of approved amount for additional pints (after \$100 deductible). ³ |

1995 Part B monthly premium: \$46.10 (Premium may be higher if you enroll late).

¹ Once you have had \$100 of expenses for covered services in 1995, the Part B deductible does not apply to any further covered services you receive for the rest of the year.

² See *When Your Doctor Does Not Accept Assignment*, page 21.

³ Blood paid for or replaced under Part A of Medicare during the calendar year does not have to be paid for or replaced under Part B.

Medicare Medical Insurance

(Part B)

What Medicare Part B Includes

Medicare Part B helps pay for:

- Doctors' services.
- Outpatient hospital care.
- Diagnostic tests.
- Durable medical equipment.
- Ambulance services.
- Many other health services and supplies that are not covered by Medicare Part A.

The following sections tell you more about these different kinds of care, the services that are and are not covered by Medicare Part B, and what part of your medical expenses Medicare will pay.

Doctors' Services Covered By Medicare Part B

Medicare Part B helps pay for covered services you receive from your doctor in his or her office, in a hospital, in a skilled nursing facility, in your home, or any other location.

Deductible and Coinsurance Amounts Under Part B

For most services covered under part B, you must pay a deductible and coinsurance. Exceptions to this rule, such as laboratory services and flu shots, are explained in this section.

The Annual Deductible

You must pay the first \$100 in approved charges for covered medical expenses in 1995. This is called the Medicare Part B annual deductible. You need to meet this \$100 deductible only once during the year, and the deductible can be met by any combination of covered expenses. You do not have to meet a separate deductible for each different kind of covered Part B service you receive.

The Blood Deductible

Unless you have already done so under your Part A benefit, you must pay for or replace the first three pints or units of blood and blood components you use each year. This is called the Medicare Part B blood deductible. After you have replaced or paid for the first three pints of blood

Major doctors' services covered by Medicare Part B:

- Medical and surgical services, including anesthesia.
- Diagnostic tests and procedures that are part of your treatment.
- Radiology and pathology services by doctors while you are a hospital inpatient or outpatient.
- Treatment of mental illness. (Medicare payments for treatment are limited; see page 20)
- Other services such as:
 - X-rays (including portable X-rays in your home).
 - Services of your doctor's office nurse.
 - Drugs and biologicals that cannot be self-administered.
 - Transfusions of blood and blood components.
 - Medical supplies.
 - Physical/occupational therapy and speech pathology services.

Some doctors' services NOT covered by Medicare Part B:

- Most routine physical examinations, and tests directly related to such examinations.
- Most routine foot care and dental care.
- Examinations for prescribing or fitting eyeglasses or hearing aids.
- Hearing aids.
- Most immunizations.
- Most prescription drugs.
- Cosmetic surgery, unless it is needed because of accidental injury or to improve the function of a malformed part of the body.

and you have met the \$100 annual deductible, Medicare will pay 80 percent of the approved amount for blood, starting with the fourth pint. (For more information, see the Part A benefit explanation on page 4.)

Coinsurance

After you pay the annual deductible, you will owe a share of the Medicare-approved amount for most services and supplies. This share is called coinsurance. Usually, your coinsurance share is 20 percent of the Medicare-approved amount. If your services were **provided “on assignment,”** you pay only the coinsurance.

If your services were **not provided “on assignment,”** and the charges for your services were more than the Medicare-approved amount, you usually owe the Medicare coinsurance plus certain charges above the Medicare-approved amount. (See pages 21 to 23 for more information on the assignment payment method, charge limits and Medicare approved amounts.)

Part B Carriers

Carriers process claims and make Medicare payments for services by doctors and suppliers. Claims for durable medical equipment, oxygen and some other supplies are handled by special carriers called Durable Medical Equipment Regional Carriers (DMERCs). If you have questions about Medicare Part B claims, contact your Medicare carrier. The addresses and phone numbers of carriers, including DMERCs, are on pages 42 to 47.

Second Opinion Before Surgery

Sometimes your doctor may recommend surgery for the treatment of a medical problem. In some cases, surgery is unavoidable. But there is increasing evidence that many conditions can be treated equally well without surgery. Because even minor surgery involves some risk, we recommend that you get an opinion from a second doctor to help you decide about surgery. Medicare will help pay for a second opinion. Medicare will also help pay for a third opinion if the first and second opinions contradict each other.

Your own doctor is the best source for referral to another doctor. But, if you wish, you can call your Medicare Part B carrier for the names and phone numbers of doctors in your area who provide second opinions. (Medicare carriers are listed on pages 42-47)

Services of Other Practitioners

Most doctors' services are furnished by a doctor of medicine or a doctor of osteopathy. But under limited circumstances, Medicare can help pay for some of the services of the following health care practitioners:

Chiropractors

Medicare helps pay only for manipulation of the spine to correct a subluxation that is demonstrated by X-ray.

Podiatrists

Medicare can help pay for treatment of injuries or diseases of the foot, such as hammer toe or bunion deformities and heel spurs (but **not** usually for routine foot care such as nail trimming or removal of corns and calluses.)

Dentists' Services

Medicare can help pay for services of a dentist when the medical problem is more extensive than the teeth or structures directly supporting them (but **not** routine dental care such as extractions, fillings, root canals, or other procedures involving the teeth and supporting structures).

Note: Medicare Part A can pay for hospital stays for severe or complicated dental procedures, even when the dental care itself is not covered.

Optometrists

Medicare can help pay for cataract spectacles, contact lenses, or intraocular lenses provided by an optometrist after cataract surgery, if the optometrist is authorized to provide such services in your State. (But Medicare can **not** pay for routine eye exams and eyeglasses.)

Special Practitioners

Medicare Part B helps pay for covered services you receive from certain specially qualified practitioners who are not physicians. The practitioners must be approved by Medicare and, for most of their services, they must accept assignment. Medicare-approved practitioners are listed below. Some of these special practitioners are approved by Medicare to practice only in certain facilities or in certain locations. Ask your Medicare carrier if Medicare will help pay for one of these practitioners in your situation (Medicare carriers are listed on pages 42 to 47):

- Certified registered nurse anesthetist.
- Certified nurse midwife.
- Clinical psychologist.

- Clinical social worker.
- Physician assistant.
- Nurse practitioner and clinical nurse specialist in collaboration with a physician.

Outpatient Hospital Services

Medicare Part B helps pay for covered services you receive as an outpatient from a participating hospital for diagnosis or treatment of an illness or injury. Under certain conditions, Medicare helps pay for emergency outpatient care you receive from a non-participating hospital.

You must meet your Part B deductible before Medicare will begin paying for your outpatient hospital charges. If you have proof from your most recent *Explanation of Your Medicare Part B Benefits* notice that you have already met your deductible, bring the notice with you. You are also responsible for a coinsurance of 20 percent of the hospital's charge above the deductible.

If the hospital cannot tell how much of the \$100 deductible you have met and the charge for the services you received is less than \$100, the hospital may ask you to pay the entire bill. The amount you pay the hospital can be credited toward any part of the deductible you have not met. If you pay the hospital for deductible amounts you do not owe, the hospital or the Medicare intermediary will refund the amount you overpaid.

Other Services and Supplies Covered by Medicare

Ambulatory Surgical Services

An ambulatory surgical center is a facility that provides surgical services that do not require a hospital

stay. Medicare Part B will pay for the use of an ambulatory surgical center for certain approved surgical procedures. However, Medicare can only pay centers that have an agreement to participate in the Medicare program. If you do not know whether an ambulatory surgical center participates in Medicare, ask someone in the center's business office.

In addition to helping pay for the use of the ambulatory surgical center, Medicare also helps pay for physician and anesthesia services that are provided in connection with the procedure.

Home Health Services

If you have both Medicare Part A and Part B, your Part A pays for home health services. But Part B will pay for home health services if you do not have Part A. Medicare home health services are described on page 8.

Outpatient Physical and Occupational Therapy and Speech Pathology Services

Medicare Part B helps pay for medically necessary outpatient physical and occupational therapy and speech pathology services, if **all** the following three conditions are met:

- 1) Your doctor prescribes the service.
- 2) Your doctor or therapist sets up the plan of treatment.
- 3) Your doctor periodically reviews that plan.

You can receive physical therapy, occupational therapy and speech pathology services as an outpatient of a participating hospital or skilled nursing facility, or from a participating home health agency, rehabilitation agency, or public health agency. The provider of services may charge you only for any part of the \$100 annual deductible you have not met, 20 percent of the remaining approved amount, and any noncovered services.

| Major outpatient hospital services covered by Medicare Part B: | Some outpatient hospital services NOT covered by Medicare Part B: |
|--|---|
| <ul style="list-style-type: none"> • Services in an emergency room or outpatient clinic, including same-day surgery. • Laboratory tests billed by the hospital. • Mental health care in a partial hospitalization psychiatric program, if a physician certifies that inpatient treatment would be required without it. • X-rays and other radiology services billed by the hospital. • Medical supplies such as splints and casts. • Drugs and biologicals that cannot be self-administered. | <ul style="list-style-type: none"> • Most routine physical examinations and tests directly related to such examinations. • Eye or ear examinations to prescribe or fit eyeglasses or hearing aids. • Most immunizations. • Most prescription drugs. • Most routine foot care. • Blood transfusions furnished to you as an outpatient. |

Also, you can receive services directly from an independently practicing, Medicare-approved physical or occupational therapist in his or her office or in your home if such treatment is prescribed by a doctor. (Medicare does not pay for services provided by independently practicing speech pathologists.) But, the maximum amount Medicare pays for each of these services provided by an independently practicing physical or occupational therapist in 1995 is \$720 a year. (This is 80 percent of the maximum approved amount of up to \$900.) The Medicare payment would be less than \$720 if charges for these services are used to meet part or all of your \$100 annual deductible.

Comprehensive Outpatient Rehabilitation Facility Services

Under certain circumstances, Medicare helps pay for outpatient services you receive from a Medicare-participating comprehensive outpatient rehabilitation facility (CORF). Covered services include physicians' services; physical, speech, occupational and respiratory therapies; counseling; and other related services. You must be referred by a physician who certifies that you need skilled rehabilitation services. For most CORF services, you are responsible only for the annual deductible and 20 percent of the Medicare approved-charges. Medicare helps pay for mental health treatment in a CORF; the Medicare payment limit for mental health treatment is discussed on page 20.

Partial Hospitalization for Mental Health Treatment

Partial hospitalization (sometimes called day treatment) is a program of outpatient mental health care. Under certain conditions, Medicare Part B helps pay for these programs when provided by hospital outpatient departments or by community mental health centers. If you are considering mental health treatment, check with the program you have chosen to see if it meets the conditions for Medicare payment.

Rural Health Clinic Services

Medicare Part B helps pay for services of physicians, nurse practitioners, physician assistants, nurse midwives, visiting nurses (under certain conditions), clinical psychologists, and clinical social workers furnished by a rural health clinic. Medicare Part B also helps pay for certain laboratory tests in these clinics. You are responsible only for the annual Medicare Part B

deductible plus 20 percent of the Medicare-approved charge for the clinic.

Federally Qualified Health Center Services

Federally qualified health centers are located in both rural and urban areas and any Medicare beneficiary may seek services at them. As part of the "federally qualified health center benefit," Medicare Part B helps pay for services of physicians, nurse practitioners, physician assistants, nurse midwives, visiting nurses (under certain conditions), clinical psychologists, clinical social workers and certain preventive health services. The center can tell you what services are part of the federally qualified health center benefit.

You do **not** have to pay the Medicare Part B annual deductible for services provided under the federally qualified health center benefit. You **are** responsible for 20 percent of the Medicare-approved charge for the clinic. (There are some cases, under Public Health Service guidelines, when the federally qualified health center may waive all or part of the 20 percent Part B coinsurance which is applicable for center services.)

Federally qualified health centers often provide services *in addition* to those offered under the Medicare federally qualified health center benefit. Examples of these services are X-rays and equipment like crutches and canes. As long as the center meets Medicare requirements to provide these services, Medicare Part B can help pay for them. You are responsible for any unmet part of the annual Medicare Part B deductible plus 20 percent of the Medicare-approved charge for the service.

Laboratory Services

Medicare Part B pays the full approved fee for covered clinical diagnostic tests provided by certified laboratories that are participating in Medicare. The laboratory may be independent, part of a hospital outpatient department or in a doctor's office. The laboratory must accept assignment for the tests. It cannot bill you.* (Assignment is described on page 21.)

Some laboratories are approved only for certain kinds of tests. Your doctor can usually tell you which laboratories are approved and whether the tests he or she is ordering from an approved laboratory are covered by Medicare. If your doctor can not tell you, call your Part B carrier. (Carriers are listed on pages 42 to 47.)

*In Maryland only, you may be charged 20 percent coinsurance for hospital outpatient tests.

Pap Smear Screening

Medicare Part B helps pay once every three years for Pap smears to screen for cervical cancer. Medicare helps pay more frequently for certain women at high risk. Medicare also pays for diagnostic Pap smears as needed when symptoms are present.

Breast-Cancer Screening (Mammography)

Medicare Part B helps pay for X-ray screenings for the detection of breast cancer, if they are provided by a Medicare-approved supplier. Women 65 or older can use the benefit every 24 months. Some younger women covered by Medicare can use the screening benefit more frequently. Your Medicare carrier can tell you how often Medicare will pay for a screening mammogram for you. Medicare also pays for diagnostic mammograms as needed when symptoms are present.

For accurate up-to-date information on cancer prevention, detection, diagnosis, and treatment for patients, their families, and the general public, call
Cancer Information Service
1-800-4-CANCER.

Kidney Dialysis and Transplants

Medicare Part B helps pay for kidney dialysis and transplants. For detailed information on this coverage, you can get a copy of *Medicare Coverage of Kidney Dialysis and Kidney Transplant Services* from the Consumer Information Center (see inside back cover).

Heart and Liver Transplants

Under certain limited conditions, Medicare Part B helps pay for heart and liver transplants in a Medicare-approved facility. If you are considering a heart or liver transplant, you and your physician can find out about Medicare coverage by contacting your Medicare carrier.

Ambulance Transportation

Medicare Part B helps pay for medically necessary ambulance transportation, but only if:

- The ambulance, equipment and personnel meet Medicare requirements.
- Transportation in any other vehicle could endanger your health.

Under these conditions, Medicare helps pay for ambulance transportation but only to a hospital or skilled nursing facility, or from a hospital or skilled nursing

facility to your home. Medicare does **not** pay for ambulance transportation from your home to a doctor's office or to any free-standing facility such as an ambulatory surgery center or a dialysis facility that is not in or next to a hospital.

Medicare usually helps pay only if the ambulance transportation is in your local area. But, if there are no local facilities equipped to provide the care you need, Medicare helps pay for necessary ambulance transportation to the closest facility outside your local area that can provide the necessary care. If there is a local facility equipped to provide the care you need but you choose to go to another institution that is farther away, Medicare payment is based on the charge for transportation to the closest facility that can provide the necessary care.

Use of air ambulance is limited. Medicare pays for use of an air ambulance only in extremely urgent emergency situations. If you could have been moved by land ambulance without serious danger to your life or health, Medicare pays only the land ambulance rate. You are responsible for the difference between the air ambulance rate and the land ambulance rate.

Durable Medical Equipment

Medicare Part B helps pay for durable medical equipment such as oxygen equipment, wheelchairs, and other medically necessary equipment that your doctor prescribes for use in your home. (A hospital or facility that mainly provides skilled nursing or rehabilitation services cannot be considered your home.)

To be considered durable medical equipment, the equipment must be able to withstand repeated use, primarily serve a medical purpose, and be appropriate for use in your home.

Only your own doctor should prescribe medical equipment for you. An equipment supplier should not take any of the following actions:

- Contact you first, either by phone or by mail, and offer to get your doctor or Medicare to approve an item. (It is all right for the supplier to contact you in response to calls from your doctor or other health care workers.)
- Say he or she works for, or represents, Medicare.
- Deliver equipment to your home that neither you nor your doctor ordered.
- Send you used items, while billing Medicare for new ones.

Some of these actions may be against the law. If you believe a supplier has taken any of these actions, you should alert Medicare. First, ask your doctor whether he or she ordered the item. If your doctor did not order the item, you should file a complaint with your Medicare carrier. You can file a complaint by phone, in person or in writing. Your carrier will investigate.

It is also illegal for a supplier to offer you items at no cost to you or offer to pay the Medicare coinsurance. If a supplier makes one of these offers, file a complaint with your Medicare carrier as described above.

NOTE: The durable medical equipment supplier must have your doctor's prescription before delivering any of the following items: seat lift chairs, power-operated vehicles, equipment for care of pressure sores, or transcutaneous electrical nerve stimulators. **In the case of seat lift chairs, Medicare covers only the lift mechanism, not the chair itself.**



Medicare pays for different kinds of durable medical equipment in different ways; some equipment must be rented, other equipment must be purchased, and for some equipment you may choose rental or purchase. Your Medicare carrier will be able to provide more specific guidance on which method will be used for a particular item.

Suppliers of Durable Medical Equipment and Supplies Must Meet Standards

Before you purchase or rent equipment, prosthetics, orthotics or supplies from a durable medical equipment supplier, make sure the supplier is approved by Medicare and has a Medicare supplier number. **Suppliers have to meet strict standards to qualify for a Medicare supplier number, and Medicare may not pay your claim if your supplier does not have one.**

Suppliers submit claims to one of four regional carriers (listed on page 47) for processing. Your supplier will need your permanent address to file your claim with the appropriate regional carrier. Medicare considers your permanent residence to be the address where you intend to spend more than six months of the calendar year.

Prosthetic Devices

Medicare Part B helps pay for prosthetic devices needed to replace an internal body organ. These include Medicare-approved corrective lenses needed after a cataract operation, ostomy bags and certain related supplies, and breast prostheses (including a surgical brassiere) after a mastectomy. Medicare also helps pay for artificial limbs and eyes, and for arm, leg, back, and neck braces. Medicare does **not** pay for orthopedic shoes unless they are an integral part of leg braces **and** the cost is included in the charge for the braces. Medicare does **not** pay for dental plates or other dental devices.

Therapeutic Shoes

Medicare helps pay for therapeutic shoes and shoe inserts for people who have severe diabetic foot disease. The doctor who treats your diabetes must certify your need for therapeutic shoes. The shoes and inserts must be prescribed by a podiatrist or other qualified doctor and furnished by a podiatrist, orthotist, prosthetist, or pedorthist.

Medicare helps pay for one pair of therapeutic shoes per calendar year and for inserts. Shoe modifications may be substituted for inserts. The fitting of

shoes or inserts is included in the Medicare payment for the shoes.

Medical Supplies

Medicare Part B helps pay for surgical dressings, splints, and casts ordered by a doctor in connection with your medical treatment.

Drugs and Biologicals

Medicare does not cover most outpatient prescription drugs. Ask your carrier whether the items being prescribed for you are covered. Medicare does help pay for the following items; but for some, the coverage is limited:

- Antigens
- Blood (see page 14)
- Hemophilia clotting factors
- Hepatitis B vaccine
- Immunosuppressive drugs
- Oral cancer drugs

Influenza (Flu) and Pneumococcal Pneumonia Vaccines

Medicare Part B pays the full approved charges for flu and pneumonia vaccines and their administration. Neither the \$100 annual deductible nor the 20 percent coinsurance applies to these services. If the person giving you the shot accepts assignment (accepts the Medicare payment as payment in full), there will be no cost to you. If the person does not accept assignment, you may have to pay charges in addition to the Medicare approved amount.

You must have doctor's orders to get a pneumonia shot. Any health care professional complying with the Medicare rules in your state can give you a flu shot.

Medicare Payments for Outpatient Treatment of Mental Illness

Medicare helps pay for outpatient diagnostic and mental health treatment services you receive from professionals such as physicians, clinical psychologists, clinical social workers and other nonphysician practitioners. These professionals furnish services in various settings, for example, hospitals, comprehensive outpatient rehabilitation facilities, community mental health centers, and skilled nursing facilities.



When furnished on an outpatient basis, mental health services are subject to a payment limitation that is called the "outpatient mental health treatment limitation." In effect, once the annual deductible is met, Medicare Part B pays only 50 percent (not 80 percent) of the approved amount for these services. On assigned claims, beneficiaries are responsible for paying the remaining 50 percent. For unassigned claims, beneficiaries may have to pay more. (See page 21 for information about assignment.)

Partial hospitalization services (except those furnished by a physician) for treatment of mental illness are not subject to this payment limitation. Also, brief office visits for the sole purpose of monitoring or changing drug prescriptions used in the treatment of mental illness are not subject to this payment limitation. (See page 17 for more information about partial hospitalization services.)

Medicare Medical Insurance (Part B) Payments

The Assignment Payment Method

Under the assignment method, your doctor or supplier agrees to accept the amount approved by the Medicare carrier as total payment for covered services: the doctor or supplier agrees to “take assignment.”

The assignment method can save you money. The doctor or supplier sends the claim to Medicare. Medicare pays your doctor or supplier 80 percent of the Medicare-approved amount, after subtracting any part of the \$100 annual deductible you have not met. The doctor or supplier can charge you only for the part of the \$100 annual deductible you have not met and for the coinsurance, which is the remaining 20 percent of the approved amount. Of course, your doctor or supplier also can charge you for services that Medicare does not cover.

Doctors and certain other practitioners and suppliers must take assignment on all claims for services furnished to Medicare beneficiaries who are eligible for medical assistance through their state Medicaid program, including Qualified Medicare Beneficiaries. (See *Assistance for Low-Income Beneficiaries*, page 40.)

Participating Doctors and Suppliers

Doctors and suppliers may sign agreements to become **Medicare participants**. Medicare-participating doctors and suppliers have agreed in advance to accept assignment on **all** Medicare claims. Doctors and suppliers are given the opportunity to sign participation agreements each year. Medicare-participating doctors and suppliers can display emblems or certificates that show they accept assignment on all Medicare claims.

Certain providers, such as social workers who provide outpatient mental health services, must accept assignment if they bill Medicare.

All doctors and suppliers, whether they choose to participate or not, must abide by Medicare laws. In addition, the fact that a doctor or supplier is not a participant does not mean that he or she does not treat Medicare patients.

You can ask your doctor or supplier whether he or she participates in Medicare. Also the names and addresses of Medicare-participating doctors are listed (by geographic area) in the *Medicare-Participating Physician Directory*. You can get the directory for your area free of charge from your Medicare carrier (see pages 42 to 47); or you can call your carrier and ask for names of participating doctors. The names and addresses of Medicare participating suppliers are listed by geographical area in the *Medicare-Participating Supplier Directory* which you can get for your area by calling your Durable Medical Equipment Regional Carrier (see page 47). Both directories are also available for you to use in Social Security offices, state and area offices of the Administration on Aging, and in most hospitals.

When Your Doctor Does Not Accept Assignment

Many doctors and suppliers who do not take assignment on all claims may take assignment on some or most claims. Ask your doctor or supplier whether he or she will take assignment on your claims.

If your doctor or supplier does not accept assignment, you must pay the doctor or supplier directly.

Medicare Approved Amounts

Medicare Part B approved amounts are based for the most part on Medicare fee schedule amounts. The fee schedule for doctors and certain suppliers lists payments for each Part B service and takes into account geographic variation in the cost of practice.

Medicare pays 80 percent of the Part B approved amount for a service. That approved amount is whichever is lower—the Medicare fee schedule amount or the doctor’s or supplier’s actual charge. Because the Medicare fee schedule amount is often less than the doctor’s or supplier’s actual charge, Medicare usually pays 80 percent of the fee schedule amount.

You are usually responsible for the entire bill, even if it is higher than the Medicare-approved amount, because your doctor or supplier did not agree to accept the Medicare-approved amount as payment in full. In this case, you pay the doctor or supplier and Medicare pays you 80 percent of the approved amount, after subtracting any part of the \$100 annual deductible you have not met.

Payment limits: Even though a doctor does not accept assignment, for most covered services there are limits on the amount that he or she can actually charge you. The most the doctor can charge you is 115 percent of what Medicare approves (see “*Medicare Approved Amounts*,” page 21.) Doctors who charge more than these limits may be fined. These limits also apply to certain services of suppliers. When they do apply, it will be indicated on the “Explanation of Your Part-B Benefits” Notice (see page 24).

If you think you have been charged more than the limiting charge, ask the doctor or supplier for a reduction in the charge. If you have already paid more than the charge limit, ask for a refund. If you cannot get a reduction or refund, you can call your Medicare carrier and ask for assistance. Some states have laws that could further reduce your medical costs. If you live in one of the states listed on this page, you can ask the state office listed there about the laws in your state.

Special rule for doctors performing elective surgery: Medicare law requires doctors who do not take assignment for elective surgery to give you a written estimate of your costs before the surgery if the total charge for the surgical procedure is \$500 or more. If the doctor did not give you a written estimate, you are entitled to a refund of any amount you paid him or her over the Medicare approved amount.

STATES WITH CHARGE-LIMIT LAWS

Connecticut:

Connecticut Department
of Social Services
Connecticut Medical
Assignment Program
25 Sigourney St.
Hartford, CT 06106
1-800-443-9946*
(203) 424-4925

Ohio:

Department of Health
246 North High Street
Post Office Box 118
Columbus, Ohio
43266-0118
1-800-899-7127*
(614) 466-2070

Massachusetts:

Executive Office
of Elder Affairs
1 Ashburton Place
Boston, MA 02108
1-800-882-2003*
(617) 727-7750

Pennsylvania:

Department of Aging
Market Street State
Office Bldg.
400 Market Street
Harrisburg, PA 17101
(717) 783-8975

Minnesota:

Minnesota Board
of Aging
Office of Ombudsman
444 Lafayette Road
St. Paul, MN
55155-3843
1-800-657-3591

Rhode Island:

Department of
Elderly Affairs
160 Pine Street
Providence, RI
02903-3708
1-800-322-2880*
(401) 277-2880

New York:

State Office for
the Aging
2 Empire State Plaza
Albany, NY 12223
1-800-342-9871*
(518) 474-5731

Vermont:

Vermont Department of
Aging and Disabilities
103 South Main Street
Waterbury, VT
05671-2301
1-800-642-5119*
(802) 241-2400

* These numbers are toll-free within the state.

Three Payment Examples

The annual Part B deductible has been met

| | Doctor's Bill | Medicare Approved Amount* | Medicare Pays | Beneficiary Responsible For |
|--|---------------|---------------------------|--------------------------------|---|
| Doctor A accepts assignment | \$480 | \$400 | \$320 (80% of approved amount) | \$80 (20% of approved amount) |
| Doctor B does not accept assignment and charges no more than the limiting charge | \$437 | \$380 | \$304 (80% of approved amount) | \$133 (difference between the \$437 actual charge—which is also the limiting charge—and Medicare payment) |
| Doctor C does not accept assignment and charges more than the limiting charge | \$500 | \$380 | \$304 (80% of approved amount) | \$196 (difference between the \$500 actual charge—and Medicare payment) |

* The Medicare approved amount is less for non-participating physicians than for participating physicians.

Three payment examples for the same service are shown above. Dr. A participates in the Medicare program and therefore accepts assignment on the claim. Drs. B and C do not participate and do not accept assignment. In all three examples, the beneficiary has already met the \$100 deductible. Even though Dr. A's bill is not the lowest, the beneficiary pays the least for Dr. A's services. Also, even though Drs. B and C charge different amounts, the beneficiary pays the same amount because of the limiting charge.

For more information about how Medicare pays your doctor bills, you can order *Medicare and Your Physician's Bill* (see inside back cover).

Participating Providers

Hospitals, skilled nursing facilities, home health agencies, hospices, comprehensive outpatient rehabilitation facilities, and providers of outpatient physical and occupational therapy and speech pathology services are all participating providers under Medicare Part B. They submit their claims to Medicare. Medicare subtracts any deductible you have not met and any coinsurance amount and pays the provider. The provider bills you only for any deductible and coinsurance amounts you owe.

Submitting Part B Claims

Doctors, Suppliers and Other Providers Must Submit Claims for You

Even if they do not take assignment, doctors, suppliers and other providers of Part B services must, in most cases, submit Medicare claims for you. They have one year from the date of your service to send in your claim. (If you have other health insurance that should pay before Medicare, you can submit your claims yourself.)

You should notify your Medicare carrier if your doctor or supplier refuses to submit a Part B Medicare claim for you if you believe the services may be covered by Medicare. Your doctor or supplier cannot escape the obligation to submit a claim by requiring you to sign an agreement that no claim will be submitted. (Phone numbers and addresses of carriers are listed on pages 42 to 47.)

Filing Your Own Claims

In some cases, you may need to file your own Medicare Part B claim. If you do, send the claim to the carrier responsible for processing Medicare claims in the area where you received the services. (Carrier addresses and phone numbers are listed on pages 42 to 47.)

Time Limits for submitting your own claims:

| For service you get between | Your claim must be submitted by |
|-----------------------------|---------------------------------|
| Oct 1, 1993 & Sept 30, 1994 | Dec 31, 1995 |
| Oct 1, 1994 & Sept 30, 1995 | Dec 31, 1996 |
| Oct 1, 1995 & Sept 30, 1996 | Dec 31, 1997 |

Claims When You are Enrolled in a Managed Care Plan (HMO)

If you are enrolled in an HMO, claims seldom need to be submitted on your behalf. Medicare pays the HMO a set amount each month and the HMO provides your medical care. But if you get service from a doctor or other professional who is not affiliated with your HMO, the claim should be submitted directly to your HMO.

Submitting Claims to the Railroad Retirement System

If you get Medicare under the Railroad Retirement system, the doctor or supplier must submit your claims to The Travelers Insurance Company office that serves your region. Regional offices of The Travelers are listed in *Your Medicare Handbook for Railroad Retirement Beneficiaries*, which is available at any Railroad Retirement office.

Claims for a Person Who Has Died

When a Medicare beneficiary dies, the way Medicare pays Part B claims depends on whether the doctor's or supplier's bill has been paid. (Any Part A payments due to the hospital, skilled nursing facility, home health agency or hospice will be made directly to the provider of services.)

If the bill was paid by the patient or with funds from the patient's estate, Medicare's payment will be made either to the estate representative or to a surviving member of the patient's immediate family. If someone other than the patient paid the bill, payment may be made to that person.

If the bill has **not** been paid and the doctor or supplier does not accept assignment, the Medicare payment can be made to the person who has or assumes legal obligation to pay the bill for the deceased patient.

Your Medicare carrier can provide additional information about how to claim a Medicare Part B payment after a patient dies.

Explanation of Your Medicare Part B Benefits Notice

After your doctor, provider, or supplier sends in a Part B claim, Medicare will send you a notice called *Explanation of Your Medicare Part B Benefits* to tell you the decision on the claim. An illustration of the notice is shown on page 25.

This example shows a doctor's charges and what Medicare approved. It shows what the co-payment is and what Medicare is paying. If the \$100 annual deductible had not been met, that would also be shown. The notice gives the address and toll-free telephone number for contacting the carrier. Note that this doctor did not take assignment, so the limiting charge is shown. Notices for other Part B services are much like the ones for doctor services.

Please read your notices carefully. If you believe payments were made for services or supplies you didn't receive, or payments are otherwise questionable, call or write your carrier.

Calling Your Medicare Carrier

Many carriers have installed an automated telephone answering system to help make their response to you faster and more accurate. When you call, if your carrier has a system of this type, you will be connected to a special automated voice system. If you have a touch-tone telephone, follow the instructions you receive over the phone to get information about the status of your claims.

If you need other information or want to talk about a claim, you can ask the system to connect you with a customer service representative at any time. **If you do not have a touch-tone telephone**, stay on the line after you dial and you will be connected to a customer service representative.

THIS IS NOT A BILL

Explanation of Your Medicare Part B Benefits

JOHN D DOE
APARTMENT 12 C
63 WOODLAWN DRIVE
BALTIMORE, MARYLAND 21207-1111

Summary of this notice dated February 1, 1994

| | |
|----------------------------|-----------|
| Total Charges: | \$ 300.00 |
| Total Medicare approved: | \$ 180.00 |
| We are paying you: | \$ 144.00 |
| Your total responsibility: | \$ 207.00 |

Your Medicare number is: 123-45-6789A

Your provider did not accept assignment

Details about this notice

Control number 0000-0000-0000

BILL SUBMITTED BY: Elm Street Clinic
Mailing Address: 123 Elm Street, Baltimore, MD 21228

| <u>Dates</u> | <u>Services and Service Codes</u> | <u>Charges</u> | <u>Medicare Approved</u> | <u>See Notes Below</u> |
|--------------|---|----------------|--------------------------|------------------------|
| Jan 10, 1994 | Dr. Mary Smith 3 office visits [00000] | \$ 300.00 | \$ 180.00 | a, b |

Your provider did not accept assignment. We are paying you the amount that we owe you.

Notes:

- a The approved amount is based on the fee schedule
- b Your doctor did not accept assignment for this service. Under federal law, your doctor cannot charge more than \$207.00.

Here's an explanation of this notice:

| | | |
|---|----------------|---|
| Of the total charges, Medicare approved | \$180.00 | Your co-payment is 20% |
| Your 20% | <u>- 36.00</u> | |
| The 80% Medicare pays | \$144.00 | |
| We are paying you | \$144.00 | |
| Of the total charges | \$300.00 | You are not responsible for this amount which is in excess of the Medicare limiting charge. |
| Less amount exceeding charge limit | <u>- 93.00</u> | |
| The total you are responsible for | \$207.00 | The provider may bill you for this amount. |

IMPORTANT: If you have questions about this notice, call (carrier name) at (carrier telephone number) or see us at (carrier walk-in address). You will need this notice if you contact us.

To appeal our decision, you must **WRITE** to us before August 1, 1994.

What Medicare Does Not Pay For

Medicare, by law, cannot pay for certain services. These include services performed by immediate relatives or members of your household, and services which another government program pays for. Discussed below are other services Medicare does not pay for.

Custodial Care

Medicare does not pay for custodial care when that is the **only** kind of care you need. Care is considered custodial when it is primarily for the purpose of helping you with daily living or meeting personal needs and could be provided safely and reasonably by people without professional skills or training. Much of the care needed by old and frail people to allow them to stay in their own home is custodial. Also, much of the care provided in nursing homes to people with chronic, long-term illnesses or disabilities is considered custodial care. For example, custodial care includes help in walking, getting in and out of bed, bathing, dressing, eating, and taking medicine. Even if you are in a participating hospital or skilled nursing facility, Medicare does not cover your stay if you need only custodial care.

Care Not Reasonable and Necessary Under Medicare Program Standards

Medicare does not usually pay for services that are “not reasonable and necessary” for the diagnosis or treatment of an illness or injury. These services include:

- Drugs or devices that have not been approved by the Food and Drug Administration (FDA)



- Medical procedures and services performed using drugs or devices not approved by FDA* and
- Services, including drugs or devices, not considered safe and effective because they are experimental or investigational.

If a doctor admits you to a hospital or skilled nursing facility when the kind of care you need could be provided elsewhere (for example, at home or in an outpatient facility), your stay will not be considered reasonable and necessary, and Medicare will not pay for your stay. If you stay in a hospital or skilled nursing facility longer than you need to be there, Medicare payments will end when inpatient care is no longer reasonable and necessary.

If a doctor (or other practitioner) comes to treat you—or you visit him or her for treatment—more often than is medically necessary, Medicare will not pay for the “extra” visits. Medicare will not pay for more services than are reasonable and necessary for your treatment.

Medicare always bases decisions about what is reasonable and necessary on professional medical advice.

Care Outside the United States

Except in cases in Canada and Mexico described below, Medicare does not pay for hospital or medical services outside the United States. (Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands are considered part of the United States.)

In rare cases, Medicare can pay for inpatient hospital services that you get in Canada or Mexico. Medicare can pay only if:

- 1) You are in the United States when a medical emergency occurs and the Canadian or Mexican hospital is closer than the nearest U.S. hospital that can treat the emergency.
- 2) You are traveling through Canada without unreasonable delay by the most direct route between Alaska and another state when a medical emergency occurs and the Canadian hospital is closer than the nearest U.S. hospital that can treat the emergency.

- 3) You live in the United States and the Canadian or Mexican hospital is closer to your home than the nearest U.S. hospital that can treat your medical condition, regardless of whether an emergency exists.

Medicare also pays for doctor and ambulance services furnished in Canada or Mexico in connection with a covered inpatient hospital stay.

When Medicare Denies a Claim But You Do Not Have to Pay the Bill

In certain cases, even if Medicare denies your claim, you will not be held responsible for paying the doctor or other health care provider. Generally, these cases include claims for items or services that are denied as not “reasonable and necessary,” or because the health care provider did not comply with certain federal requirements.

If you receive a bill from your doctor or another health care provider for an item or service denied by Medicare for one of the reasons mentioned above, contact your Medicare carrier for information on whether you are responsible for paying the bill.

*Some services are not covered by Medicare even when FDA has approved the drug or device used.

Medicare Managed Care Plans

What Are Managed Care Plans?

Many Medicare beneficiaries join managed care plans. These plans are prepaid, coordinated care plans, most of which are health maintenance organizations (HMOs).

Managed care plans focus on the relationship between the beneficiary and the primary care physician. In this arrangement, the doctor authorizes, arranges for and coordinates all services for the beneficiary. Since the care and coverage are comprehensive, there is usually no need for a supplemental insurance policy. Managed care plans also reduce paperwork.

Managed care plans may also offer benefits not covered by Medicare for little or no additional cost. Benefits may include preventive care, prescription drugs, dental care, hearing aids and eyeglasses.

Who Can Enroll in Managed Care Plans?

Most Medicare beneficiaries are eligible to enroll in HMOs. In general, HMOs cannot screen applicants to decide if they are healthy, or delay coverage for pre-existing conditions. The only enrollment criteria for Medicare HMOs are:

- You must be enrolled in Medicare Part B and continue to pay the Part B premiums (you do not need to be able to get Part A).
- You must live in the plan's service area.
- You cannot be receiving care in a Medicare-certified hospice.
- You cannot have permanent kidney failure.

If you develop permanent kidney failure after joining a managed care plan, the plan will provide, pay for, or arrange for your care. If you choose to receive hospice care after joining a managed care plan, the plan must inform you about hospice services available in your area. Staff at the managed care plan will explain how the hospice choice affects your plan membership.

Some plans, called Health Care Prepayment Plans (HCPPs) do not operate in the same manner as the HMOs described above. These HCPPs generally cover only

Medicare Part B services and often have restrictive enrollment policies. For example, enrollment may be open only to members of a particular union, or enrollment may be denied if you have a pre-existing condition.

Joining a Managed Care Plan

To join a managed care plan, contact plans in your area that have a contract with Medicare. All HMOs with Medicare contracts have an advertised open enrollment period at least once a year. Once you join, you may stay with the plan as long as it continues to contract with Medicare. And you may return to regular Medicare at any time. You can find out if there are HMOs in your area that contract with Medicare by calling Medicare at 1-800-638-6833.

If you enroll in a managed care plan you will usually be required to get all care from the plan. In most cases, if you get services that are not authorized by the HMO (unless they are emergency services or services you urgently need when you are out of the plan's service area) **neither the plan nor Medicare will pay for the services.**

When you join an HMO, be sure to read your membership materials carefully to learn your rights and coverage.

Ending Enrollment in a Managed Care Plan

To end your enrollment in a managed care plan, send a signed request to your plan or to your local Social Security or Railroad Retirement Board office. You return to regular Medicare the first day of the month following the month your request is received by one of these offices.

If you leave a managed care plan to return to regular Medicare and buy a Medigap policy, you may have to wait for up to 6 months for the new Medigap policy to cover any pre-existing condition. (Note: If the Health Care Financing Administration or the plan end the contract, the plan must notify you at least 60 days before the end of the contract and must arrange for coverage of preexisting conditions if you choose to buy a Medigap policy without a waiting period for pre-existing conditions.)

If You Have Problems

If you belong to a Medicare HMO and you are unhappy with the quality of care, you can:

- Follow your HMO's grievance procedure, or
- Complain to your Peer Review Organization (PRO). PROs are groups of practicing doctors and other health care professionals under contract to Medicare to review the care provided to Medicare patients (see page 10).

If you have reason to believe that your Medicare HMO did not give you necessary care, inappropriately ended your enrollment, charged you an excessive premium, or falsified or misrepresented information, you can write to the Office of Managed Care, Room 4406 Cohen Building, 330 Independence Ave., SW, Washington, DC 20201. Describe your problem. The Office will see that your case is reviewed.

If you believe that your HMO has made an incorrect decision on coverage of benefits or payment of a claim, you can appeal. (See page 36 for more information about appeals.)

If you need more information about Medicare and managed care plans, you can get a copy of *Medicare and Managed Care Plans* from the Consumer Information Center (see inside back cover).



Medicare and Other Insurance

Buying Health Insurance to Supplement Medicare

Medicare provides basic protection against the cost of health care, but it will not pay all of your medical expenses, nor most long-term care expenses. For this reason, many private insurance companies sell Medicare supplement (Medigap) insurance as well as separate long-term care insurance. The federal government does not sell or service such insurance.

Shop Carefully for Medigap Insurance

If you are thinking about buying a private insurance policy to supplement your Medicare or cover long-term care costs, shop carefully. You can get the *Guide to Health Insurance for People with Medicare* to help you make Medicare supplement decisions. (See below.) You can also get a copy of the *Shopper's Guide to Long Term Care Insurance*, produced by the National Association of Insurance Commissioners from your state insurance department.

Guide To Health Insurance For People With Medicare

Order your free copy from the Consumer Information Center. Ordering information is on the inside back cover of this book. The guide:

- Explains how supplemental insurance works.
- Tells how to shop for Medigap insurance.
- Gives information on the standardized plans.
- Lists names, addresses and telephone numbers of state insurance departments and state agencies on aging. Some of these offices may have free counseling services available.

Open Enrollment Period for Medigap Policies

The first 6 months that you are 65 or older *and enrolled in Part B* you have a Medigap open enrollment period. If you apply during this period, the Medigap insurer cannot refuse to issue you a policy, place conditions on the policy, or discriminate in the price of the policy because of your health status, claims experience, receipt of health care, or your medical condition. This applies no matter how you enroll in part B—whether by automatic notification or through an initial, special or general enrollment period.

Your Medigap open enrollment period is a one-time opportunity. After the 6-month period ends, you may not be able to buy the insurance policy of your choice at the best price. (Even when you buy a Medigap policy during open enrollment, an insurer may still impose a waiting period of up to 6 months for coverage of a pre-existing condition.)

NOTICE TO BENEFICIARIES WHO ARE DISABLED OR HAVE PERMANENT KIDNEY FAILURE

Federal law does not require Medigap insurers to provide open enrollment to you if you are under age 65. Until this year, insurers were not required to provide open enrollment to you at age 65 if you were previously enrolled in Part B. This is no longer true. You are now entitled to Medigap open enrollment at age 65. Also,

- If you turned 65 between November 5, 1991 and January 1, 1995 and were not eligible for open enrollment under the previous rules, you are entitled to a one-time corrective Medigap open enrollment period running from January 1 through June 30, 1995.
- Several states have extended their open enrollment requirement to beneficiaries under age 65. To find out whether your state has expanded its open enrollment requirement, check with your State Insurance Department.

New Standardized Medigap Policies

Most states have adopted regulations limiting the sale of Medigap insurance to no more than 10 standard policies. One of the 10 is a basic policy offering a "core package" of benefits. These standardized plans are identified by the letters A through J. Plan A is the core package. The other nine plans each have a different combination of benefits, but they all include the core package. The basic policy, offering the core package of benefits, is available in all states.

To find out what standardized policies are available in your state, check with your State Insurance Department. The telephone number of your State Insurance Department may be listed under "state agencies" in your telephone book. If not, you can get a copy of the *Guide to Health Insurance for People with Medicare*.

In most cases, if you already have a Medigap policy, you may keep it, but if you buy a new policy, you will be required to choose a standardized plan.

Medicare SELECT

Medicare SELECT is a type of Medigap insurance. It is authorized for sale in some states until June 30, 1995. Medicare SELECT is different than regular Medigap insurance: benefits may be limited to items and services provided by certain selected health care professionals and facilities, or reduced when you get health care from other health care professionals or facilities. Because of these restrictions, premiums charged for Medicare SELECT policies are usually lower than other Medigap insurance.

If you are interested in this kind of Medigap insurance, you can ask your state insurance department about whether there are Medicare SELECT policies approved for sale in your state.

Employment-related Retiree Coverage Instead of Medigap

Some retired people can get health coverage through their former employer or union. This health coverage may supplement Medicare but it is not Medigap insurance and does not have to meet federal and state Medigap requirements.

Retiree coverage is usually provided free or at a greatly reduced price and may be a good bargain. But the benefits may not be adequate to serve as your supplement

to Medicare. Does your retiree plan have an "escape clause," so that benefits might be changed? On the other hand, does your retiree plan protect you from the pre-existing condition restriction that might be applied during the first six months under a Medigap policy? Check carefully before you decide whether to stay with your retiree coverage or buy a Medigap policy.

Medicaid Recipients

Low-income Medicare beneficiaries who are eligible for Medicaid usually do not need additional insurance. Medicaid pays for certain health care benefits beyond those covered by Medicare, such as long-term nursing home care. If you have Medigap insurance purchased on or after November 5, 1991, and you become eligible for Medicaid, you can ask that the Medigap benefits and premiums be suspended for up to two years while you are covered by Medicaid. Suspending Medigap for this period **may** be to your advantage. You can discuss your options with a Medicaid representative. If you become ineligible for Medicaid benefits during the two years, your Medigap policy is automatically reinstituted if you give proper notice and begin paying premiums again.

Managed Care Plans Instead of Medigap

Managed care plans that contract with Medicare are not Medigap plans, but they can be an alternative to standard Medigap insurance. (See page 28 for more information about managed care plans.)

New Rules for Selling Duplicate Insurance

It is illegal for someone to sell you a Medigap policy that duplicates another Medigap policy you own unless you are replacing the old policy with the new one. However, if certain conditions are met, you can now legally be sold health insurance (including Medigap) that duplicates other health benefits you already have. Before you buy any health insurance policy, check to see whether it duplicates your other benefits and whether the duplication would be advantageous to you. You can ask your State Insurance Department if the duplication is allowed.

Other Rules for Selling Medigap Insurance

Both state and federal laws govern sales of Medigap insurance. Companies or agents selling Medigap insur-

ance must avoid certain illegal practices. Federal criminal and/or civil penalties (fines) may be imposed against any insurance company or agent that knowingly:

- Tells you that they are employees or agents of the Medicare program or of any government agency.
- Makes a false statement that a policy meets legal standards for certification when it does not.
- Sells you a Medigap policy that is not one of the approved standard policies.
- Uses the U.S. mail for advertising or delivering health insurance policies to supplement Medicare if the policies have not been approved for sale in that state.
- Denies you open enrollment when you are entitled to it.

NOTE: Your doctor may offer you a “retainer agreement” under which he or she will provide certain non-Medicare-covered services and waive the Medicare coinsurance and deductible amounts. This arrangement may violate Federal laws governing Medigap policies.

If a doctor refuses to see you as a Medicare patient unless you pay him or her an annual fee and sign one of these retainer agreements, you should report this potentially illegal activity to authorities as described below.

If You Suspect Illegal Sales Practices

If you suspect that you have been the victim of illegal sales practices, you should report these practices to your State Insurance Department. States are responsible for the regulation of insurance policies issued within their boundaries. Your State Insurance Department may be listed in your telephone book. If not, you can get a copy of the booklet, *Guide to Health Insurance for People with Medicare*.

Because federal laws also govern Medigap sales practices, you should also report the practices to the appropriate federal officials. Call 1-800-638-6833.

When Other Insurance Pays Before Medicare

If any of the following insurance situations apply to you, please notify your doctor, hospital, and all other providers of services. For more information about any of these insurance situations, ask Social Security for a copy of *Medicare and Other Health Benefits*. The publication is also available free from the Consumer Information Center (see inside back cover.)

When You or Your Spouse Continue To Work

Medicare has special rules that apply to beneficiaries who have group health plan coverage through their current employment or the current employment of a spouse.

Group health plans of employers with 20 or more employees are primary payers and Medicare is secondary payer for workers age 65 or older, and workers' spouses age 65 or older. Group health plans must offer these people the same health insurance benefits under the same conditions offered to younger workers and spouses. You and your spouse have the option to reject the plan offered by the employer. If you reject the health plan, Medicare will remain the primary health insurance payer. In that case, the employer's plan is not permitted to offer you coverage that supplements Medicare covered services. If your employer plan denies you coverage, offers you different coverage, or pays benefits that are secondary to Medicare, notify the carrier that handles your Medicare claims.



When You or Your Spouse Stop Working and You Are Already Enrolled in Part B

- Notify your Medicare carrier, either by telephone or in writing, that your or your spouse's employment situation has changed.
- Give the carrier the name and address of the employer plan, your policy number with the plan, the date coverage stopped and why.
- When you get treatment under Medicare, tell the doctor, hospital or other supplier that you are no longer covered under an employer health plan. Tell them the date coverage stopped and why. If you or your spouse retired, tell them the date of retirement. Medicare will now be your primary payer and they should bill Medicare first.

Your notifying the Medicare carrier and your doctors and other suppliers will help Medicare pay your claims correctly and quickly.

When You or Your Spouse Stop Working and You Are Not Enrolled in Medicare Part B

- Contact Social Security as soon as employment ends, or the plan coverage ends or changes, to be sure that you get the information you need about enrolling in Medicare Part B.

If You Are Disabled and Under Age 65

Medicare is the secondary payer for certain disabled people who have premium-free Medicare Part A and are covered under a health plan through their current employment or a health plan based on current employment of a family member. This secondary payer provision applies to group health plans of employers that employ 100 or more people. The secondary payer provision also applies to group health plans of employers with fewer than 100 employees if their employers are part of a multi-employer plan in which at least one employer has 100 or more employees.

If the employment ends, or the plan coverage ends or changes, contact Social Security to be sure that you get the information you need about enrolling in Medicare Part B.

Other Situations Where Medicare is the Secondary Payer

If you have a work-related illness or injury, services provided as treatment of that illness or injury should be covered by workers' compensation or federal black lung

benefits. It is important that your Medicare claim form note that the treatment is related to a work-related illness or injury, even if the injury or illness occurred in the past.

Medicare is a secondary payer during a period (generally 18 months) for beneficiaries who have Medicare on the basis of permanent kidney failure, if they have group health plan coverage themselves or through a family member.

Medicare also serves as the secondary payer in cases where no-fault insurance or liability insurance is available as the primary payer.

Medicare benefits are secondary to benefits payable by liability insurers. But Medicare may make a **conditional** payment if it receives a claim for services potentially covered by liability insurance and if the liability claim is not settled within 120 days. In those cases, Medicare may pay the claim; then, when a liability settlement is reached, Medicare recovers its conditional payment from the settlement amount.

If You Have or Can Get Both Medicare and Veterans Benefits

If you have or can get both Medicare and veterans benefits, you may choose to get treatment under either program. But, Medicare:

- Cannot pay for services you receive from Department of Veterans Affairs (VA) hospitals or other VA facilities, except for certain emergency hospital services; and
- Generally cannot pay if the VA pays for VA-authorized services that you get in a non-VA hospital or from a non-VA physician.

The VA charges coinsurance payments to some veterans who have non-service connected conditions for treatment in a VA hospital or medical facility, or for VA-authorized treatment by non-VA sources. The VA charges coinsurance payments when the veteran's income exceeds a particular level. If the VA charges you a coinsurance payment for **VA-authorized care by a non-VA physician or hospital**, Medicare may be able to reimburse you, in whole or in part, for your VA coinsurance payment obligation. (If you have Medigap insurance, your Medigap policy may pay the VA coinsurance and deductible obligations, even if Medicare cannot.)

NOTE: Medicare cannot reimburse you for VA coinsurance payments for services furnished by VA hospitals and facilities, unless the services are emergency

inpatient or outpatient **hospital** services. Then, the Medicare payment is subject to Medicare deductible and coinsurance amounts.

If you have questions about whether the VA or Medicare should pay for your doctor or other services covered under Medicare Part B, contact your Medicare carrier. If you have questions about whether the VA or Medicare should pay for hospital or other services covered under Medicare Part A, ask the provider of services to check with the Medicare intermediary.

Medicare Needs Accurate Information

Under law the Health Care Financing Administration, the Internal Revenue Service, and the Social Security Administration share information about whether Medicare beneficiaries or their spouses are working and whether they have employment-related health insurance.

The process for sharing information from other agencies is called a Data Match. The Data Match helps Medicare find cases where another insurer should pay first on Medicare beneficiaries' health care claims. A designated Medicare contractor contacts employers to confirm health insurance coverage information. (For information about your rights under the Data Match, see "Your Rights Under the Privacy Act," page 41.)

HCFA also gets information about which insurer should pay first through the Initial Enrollment Questionnaire. After they enroll, but before coverage is effective, new Medicare beneficiaries get a questionnaire. The questionnaire asks about employment and other situations when another insurer should pay first on their health insurance claims. If you get an Initial Enrollment Questionnaire, please fill it out and return it in the envelope provided. The information will help Medicare avoid delays in paying your claims.

If You Have Questions

If you believe HCFA's information about your other health insurance is incorrect, or you have other concerns, call your carrier.

For more information

Ask Social Security for a copy of *Medicare and Other Health Benefits*. The publication is also available from the Consumer Information Center (see inside back cover).



How to Appeal Medicare Decisions

If you disagree with a decision on the amount Medicare will pay on a claim or whether services you received are covered by Medicare, you have the right to appeal the decision. The steps you should take to appeal are discussed below. (Note that some appeal decisions are called *determinations*.)

You will find more detailed information about the appeals process in the notice Medicare sends you telling you the decision made on your claim.

Appealing Decisions Made by Hospitals, Skilled Nursing Facilities and Other Providers of Part A Services

In many cases the first written notice you get will be a notice from a hospital or other provider. The notice will explain why the provider believes Medicare will not pay your claim. This *Notice of Noncoverage* is not an official Medicare determination, so you cannot appeal to Medicare. If you disagree with the provider, however, you can ask the provider to get an official Medicare determination. That official Medicare determination can be appealed. Here are the steps:

- Ask your provider to get an official Medicare determination.
- To get an official Medicare determination, the provider must file a claim on your behalf to Medicare.
- Then you will get a *Notice of Utilization* from Medicare.
- This notice is an official Medicare determination. If you still disagree, you can appeal by following the instructions on the *Notice of Utilization*.

Appealing Decisions Made by Peer Review Organizations (PROs)

PROs make decisions mainly about inpatient hospital care and ambulatory surgical center care. The PROs decide whether care provided to Medicare patients is medically necessary, provided in the most appropriate setting, and is of good quality. When you disagree with

a PRO determination about your case, you can appeal. Here are the steps:

- Write to the PRO and ask for a reconsideration. You have 60 days from the date you received the determination to ask. (The PRO addresses and telephone numbers are listed on pages 48 to 52.)
- You can ask for an expedited reconsideration of your case if what you received was a pre-admission denial. To get an expedited reconsideration you must ask for the review within three days of the initial determination. You can ask by phone or in writing.
- You will get a letter from the PRO giving you a reconsideration determination.
- There are different requirements for further appeal, depending on the issue in question. The PRO's reconsideration determination will explain your rights to further appeal. In some cases you can eventually appeal to a Federal Court.

Appealing Pre-admission Decisions Made by a Hospital

If a hospital believes that your proposed stay will not be covered by Medicare, it may decide, without consulting the PRO, not to admit you to the hospital. If this happens, the hospital must give you its determination in writing.

If you or your doctor disagree with the hospital's determination, you can appeal. Here are the steps:

- The hospital's determination is not an official Medicare determination so you must ask the PRO to review it. (You have 30 days from the date you received the hospital's determination to ask. If you want an immediate review of the hospital's determination, you must ask, by telephone or in writing, within three calendar days of the date you received it.)
- The PRO will review the hospital's determination and send you its determination.
- If the PRO agrees with you and decides that Medicare will pay for your stay, the hospital will be expected to admit you.

Appealing Decisions of Intermediaries on Part A Claims

Appeals of decisions on most other services covered under Medicare Part A (skilled nursing facility care, home health care, hospice services, and a few inpatient hospital matters not handled by PROs) are handled by Medicare intermediaries. If you disagree with the intermediary's initial determination on your claim, you have the right to appeal. Here are the steps:

- Write to the intermediary and ask for a reconsideration. (You have 60 days from the date you receive the initial determination to ask.)
- You can send your request directly to the intermediary or through Social Security.
- You will get a reconsideration determination from the intermediary.
- If you disagree with the reconsideration determination and the amount in question is \$100 or more, you can ask for a hearing by an Administrative Law Judge. (You have 60 days from the date you receive the reconsideration determination to ask for the hearing.) To meet the \$100 requirement, you can combine claims that have been reconsidered; and two or more people may combine reconsidered claims if their combined claims were denied for the same reason.

In some cases you may wish to take further appeal actions. In cases involving \$1,000 or more, you can eventually appeal to a Federal Court.

Appealing Decisions Made by Carriers on Part B Claims

If you disagree with Medicare's decision on a Part B claim, you have the right to appeal that decision. Details about how to appeal are printed on the *Explanation of Medicare Benefits* form you get from the carrier. Here are the steps:

- Write to the carrier and ask for a review of the determination. (You have six months from the date of the determination to ask.) You can mail or hand deliver your request to the carrier that processed your claim, to a Social Security office (or to the Railroad Retirement Board if you get Medicare through Railroad Retirement.)
- The carrier will send you a written explanation of its review determination.

- If you disagree with the carrier's determination and the amount in question is \$100 or more, you can ask for a hearing before a carrier hearing officer. (You have six months from the date of the review determination to ask.) To meet the \$100 requirement, you may combine claims that have been reviewed or reopened if
 - all claims combined have been reviewed by the carrier and you want a hearing on them, and
 - the request for a hearing is filed on time for each claim in the request.
- You will get a decision from the hearing officer. If you disagree with the hearing officer's decision and the amount in question is \$500 or more, you can ask for a hearing before an Administrative Law Judge. (You have 60 days from the date you receive the hearing officer's decision to ask for the hearing before the Administrative Law Judge.) To meet the \$500 requirement, you may combine claims for the hearing before the Administrative Law Judge if:
 - you have received a hearing officer's decision on all of the claims and you want a hearing before an Administrative Law Judge on them, and
 - the requests for a hearing before an Administrative Law Judge are filed on time for each claim in the request.

Also, to meet the \$500 requirement, two or more people may combine claims if they were denied or had payment reduced for the same reasons.

In some cases you may wish to take further appeal actions. You can eventually appeal decisions involving \$1,000 or more to a Federal Court.

Appealing Decisions Made by Health Maintenance Organizations (HMOs)

If you have Medicare coverage through an HMO, your HMO will usually make decisions about the coverage and payment for services. The HMO usually decides questions of the medical necessity, the appropriateness of setting and the quality of your care.

When your HMO makes a decision to deny payment for Medicare-covered services or refuses to provide Medicare-covered supplies you request, you will be given a *Notice of Initial Determination*. Along with the notice, your HMO is required to provide a full, written explanation of your appeal rights.

If you believe that the decision your HMO made was not correct, you have the right to ask for a reconsideration. Here are the steps:

- Ask, in writing, for a reconsideration. (You have 60 days from the date of the *Notice* to ask.)
- Mail your request or deliver it to your HMO or to a Social Security office (or the Railroad Retirement Board if you get Medicare through Railroad Retirement).
- Within 60 days, your HMO must reconsider its initial determination to deny payment or services.
- If your HMO does not rule fully in your favor, the HMO must send your reconsideration request and

its reconsideration determination to the Health Care Financing Administration (HCFA) for review and a determination.

- You will get a reconsideration determination from HCFA. If you disagree with this determination, and the amount in question is \$100 or more, you can ask for a hearing before an Administrative Law Judge. (You have 60 days from the date of HCFA's reconsideration determination to request a hearing before an Administrative Law Judge.)

In some cases you may wish to take further appeal actions. You can eventually appeal cases involving \$1,000 or more to a Federal Court.

For More Information

If you need more information about your right to appeal and how to request it, call the Medicare intermediary or carrier in your state, or call Social Security. (The number of the Medicare intermediary or carrier is listed on the notice explaining Medicare's decision on the claim. Medicare carriers are also listed on pages 42 to 47.) If you need more information about your right to appeal a PRO decision, you can call the PRO in your state. (PROs are listed on pages 48 to 52).



Getting the Part of Medicare You Do Not Have

Getting Medicare Part B

If you have Medicare premium-free Hospital Insurance but do not have Medicare Part B, you can sign up for Part B during a general enrollment period. A general enrollment period is held January 1 through March 31 each year. Your protection will begin July 1 of the year you enroll. There may be a premium surcharge for late enrollment: your monthly premium may be increased by 10 percent for each 12-month period you could have had Part B but were not enrolled. (If you are covered under a group health plan based on current employment as described on this page, the premium surcharge may be decreased or waived.)

Getting Medicare Part A

Some people 65 or older have Part B, but do not have enough Social Security work credits for premium-free Part A. If you are in this category, you can get Part A by paying a monthly premium. This is called "premium hospital insurance."

If either you or your spouse has less than 30 quarters of Social Security work credits (but not enough to qualify for premium-free Part A), your Part A premium will be \$261.00 a month. If either you or your spouse has 30 or more quarters of Social Security work credits (but not enough to qualify for premium-free Part A), your Part A premium will be \$183 per month. These are the premium amounts through December 31, 1995. Premium amounts will change January 1, 1996.

You can sign up for premium Part A during a general enrollment period: January 1 through March 31 each year. If you enroll during a general enrollment period that begins more than one year after you became eligible to buy Part A, your monthly premium may be 10 percent higher than the basic premium amount. Your protection will begin July 1 of the year you enroll. (Also see this page for information on the special enrollment period.)

If you have been covered under an HMO, you can sign up for premium Part A at any time while you are in the HMO and up to eight months after the HMO coverage has ended. The premium surcharge, if any, may be waived because of the coverage under the HMO.

For more information about premium amounts, premium surcharges, and how to get the part of Medicare you do not have, contact Social Security.

Special Enrollment Period

If you are covered by a group health plan when you are first able to get Medicare, you **may** be able to delay enrollment in Part B or premium Part A without premium surcharge and without waiting for a general enrollment period to enroll. The group health plan must be based on current employment. It cannot be a plan for retired people.

You can sign up for Part B or premium Part A at any time while you are covered under a group health plan.

—If you are 65 or over and your group health coverage is based on your own or your spouse's current employment.

OR

—If you are disabled and your group health coverage is based on your own or a family member's current employment.

—If you have chosen to delay enrolling in Part B or premium Part A because you don't need Medicare coverage while you are covered under a group health plan, you may enroll during a special eight-month period.

—If you are 65 or over: when your or your spouse's current employment ends; or your coverage under the group health plan ends, whichever comes first.

—If you are disabled: when the current employment ends; the plan is no longer classifiable as a large group health plan (one that covers 100 or more employees); or the plan coverage is terminated, whichever comes first.

Contact Social Security as soon as employment ends, or the plan coverage ends or changes, to be sure that you get the information you need about enrolling in Part B.

NOTE: Special enrollment period rules do not apply to you if you stop working or lose group health plan coverage during your initial enrollment period. (See page 2 for more information about the initial enrollment period.)

Events That Can End Your Medicare Protection

When Protection Ends for People 65 and Older

If you have Medicare Hospital Insurance (Part A) based on your spouse's work record, your protection will end if you and your spouse are divorced during the first 10 years of your marriage. But if you have Part A based on your **own** work record, your protection will continue as long as you live.

Your Medicare Part B protection will stop if your premiums are not paid or if you voluntarily cancel. If you are thinking about cancelling Part B, remember that you may not be able to get private insurance that offers the same protection. If you cancel Part B and then later decide to re-enroll, you will have to wait for a general enrollment period (January 1 through March 31 of each year). Also, your premium may be higher and your protection will not begin again until July 1 of the year you re-enroll. (If you are covered under a group health plan based on current employment, you may be eligible for a special enrollment period and the premium surcharge may be decreased or waived as noted on page 38.)

If you are buying Medicare Part A by paying monthly premiums (see page 38), you will lose it if you cancel your Medicare Part B. People who buy Medicare Part A must also enroll and pay the premium for Part B. But, you can cancel Part A and still continue to pay Part B.

If you want more information about cancelling your Medicare protection, contact Social Security.

When Protection Ends for People With Disabilities

If you have Medicare because you are disabled, your protection will end if you recover from your disability before you are 65. If you work but are still disabled, your premium-free Part A protection will continue for at least 48 months after you begin working. Your Part B will also continue for at least 48 months if you continue to pay the monthly premiums.

If you remain disabled longer than 48 months after you return to work and lose your premium-free Part A (and your Part B) solely because you are working, you may buy Part A only or both Part A and Part B. (You

cannot buy Part B only.) You can continue to buy Medicare as long as you remain disabled.

If your income is low, you may qualify as a Qualified Disabled Working Individual (QDWI). If you do, your state will pay the Part A premiums for you. Call your state or local Medicaid, welfare, social services or public health agency for more information.

You may enroll during your initial enrollment period which begins with the month you are notified you are no longer eligible for premium-free Part A and continues for seven full months after that month. If you do not enroll during this initial enrollment period, you may enroll in a subsequent general enrollment period (January through March of each year) or during a special enrollment period (see page 38).

If you ever want to cancel the Medicare protection for which you pay premiums, contact Social Security.

When Protection Ends for Those With Permanent Kidney Failure

If you have Medicare because of permanent kidney failure, your protection will end 12 months after the month maintenance dialysis treatment stops or 36 months after the month you have a kidney transplant.

Your Medicare Part B protection could stop before that if you fail to pay the premiums, or if you decide to cancel. Call Social Security if you ever want to cancel your Part B protection.

If you need more information about Medicare coverage of permanent kidney failure, you can get a copy of *Medicare Coverage of Kidney Dialysis and Kidney Transplant Services* from Social Security or the Consumer Information Center (see inside back cover).

Other Things You Should Know About Medicare

Assistance for Low-Income Beneficiaries

If you are getting Medicaid benefits from your state when you become eligible for Medicare, your state will pay your Part B premiums. In addition, Federal law requires that state Medicaid programs pay Medicare costs for certain elderly and disabled people with low incomes and very limited resources, as described below. The following is a general description only; rules may vary from state to state.

Qualified Medicare Beneficiaries (QMB)

In general, you must meet these requirements:

- You must be entitled to Medicare Hospital Insurance (Part A). (If you do not have Medicare Part A or do not know whether you are entitled to Part A, check with Social Security by calling 1-800-772-1213. Even if you are not entitled to Part A, Medicaid may pay your premiums.)
- Your monthly **income** in 1994 cannot be more than \$633 for one person or \$840 for a family of two. Income amounts are somewhat higher in Alaska and Hawaii. Income amounts are set each year. Amounts for 1995 will be slightly higher than those for 1994.
- You cannot have **resources** such as bank accounts or stocks and bonds worth more than \$4,000 for an individual or \$6,000 for a couple. Your personal home, automobile, burial plot, furniture, jewelry, or life insurance usually do not count as resources.

If you qualify as a QMB, Medicaid will pay your Medicare premiums, deductibles and coinsurance.

Specified Low-income Medicare Beneficiaries (SLMB)

If you do not qualify for QMB assistance because your income is too high, you may be able to get help under the SLMB program. Entitlement to Medicare Part A and **resource** limits are the same as for the QMB program. But your **income** can be somewhat higher. Your income in 1994 must be less than \$695 a month for one person or \$922 a month for a couple. Amounts are higher in Alaska and Hawaii. Amounts for 1995 will be slightly higher than those for 1994.

If you qualify as a SLMB, Medicaid will pay your Medicare Part B premium only (\$46.10 per month in 1995).

Where to Apply

If you think you may qualify for the QMB or SLMB benefit, you should file an application at the state or local Medicaid, welfare, social service or public health agency. **All of these agencies are state—not federal—agencies.** Phone numbers for these state agencies are listed in your local phone directory or are available from your local telephone information operators.

If you need the telephone number for Medicaid, call 1-800-638-6833. Give the operator the name of your state and explain you want information about QMB and SLMB. You can also get a free copy of the leaflet *Medicare: Savings for Qualified Beneficiaries*. (See inside back cover.)

Your Right to Decide About Your Medical Care

When you are admitted to a Medicare hospital or skilled nursing facility, get Medicare home health care, or enroll in a Medicare-approved hospice or health maintenance organization, you will be given written information about your right to accept or refuse medical or surgical treatment. You will also be told about your right to make—if you choose—an “advance directive.” An advance directive contains written instructions about your choices for health care or naming someone to make those choices for you. The instructions are to be used if you are too sick or otherwise unable to talk. (The paper giving your health care choices may be called a “living will” or “a durable power of attorney for health care.”)

You do not have to have an advance directive. But, if you have one you can say “yes” in advance to treatment you want if you get too sick to talk to your health care provider. You can also say “no” in advance to treatment you don’t want.

Laws governing advance directives vary from state to state. Your treatment choices will depend on what is legal in your state. You can get a leaflet called *Medicare and Advance Directives* from the Consumer Information Center (see inside back cover).

Fraud and Abuse

Report Suspected Fraud

If you have reason to believe that a doctor, hospital, or other provider of health care services performs unnecessary or inappropriate services, or bills Medicare for services you did not receive, you should immediately report this information to the Medicare carrier or intermediary that handles your claims. It is generally against the law for a doctor or supplier of medical equipment not to charge you the Medicare deductible and coinsurance amounts. Coinsurance and deductible payments may be waived only after careful consideration of a particular patient's financial hardship. Therefore, if a doctor or supplier offers to waive coinsurance or deductible payments, without having considered your individual circumstances or when you have not asked to have the payments waived, immediately report the offer to the Medicare carrier or intermediary.

Report to the Medicare Carrier or Intermediary

Call the carrier or intermediary when you suspect fraud. Medicare carriers and intermediaries routinely look into cases of possible fraud and will appreciate your alerting them to your case. The carrier or intermediary will need to know the exact nature of the wrongdoing you suspect, the date it occurred, and the name and address of the party involved. Have this information ready when you call.

You can also ask the carrier to send you more information about fraud. (Telephone numbers of the Medicare carriers and intermediaries are listed on the notice explaining Medicare's decision on your claim. Medicare carriers are also listed on pages 42 to 47.)

Your Rights Under the Privacy Act

Under the Privacy Act all federal agencies must safeguard information they collect about the people they serve.

When the Health Care Financing Administration (the agency that administers the Medicare program) asks you to fill out forms giving information about yourself to Medicare, we must:

- Explain why we are collecting the information.
- Tell you whom we plan to give it to.
- Tell you whether you must, by law, give us the information.

When you give Medicare information, the Privacy Act allows you to:

- Review your records for accuracy.
- Make corrections, if you believe there are errors.
- Know exactly what we will do with your records.

The Privacy Act also allows the government to verify the information you give us, using computer matches with other federal or state governments. If we do computer matches, we must tell you that they take place and give you a chance to protest our findings.

We include information about matches on all the forms you fill out. We also put a notice in the *Federal Register*, which is published by the federal government to notify the public of official actions. Copies are available at many libraries. (A computer data match is discussed on page 34.)

Medicare Carriers and Intermediaries must follow Privacy Act rules: Except under limited circumstances, Medicare contractors may not discuss personal information about you with your family members or others who write or telephone on your behalf unless you give the contractors written permission.



MEDICARE CARRIERS

Carriers can answer questions about Medical Insurance (Part B)

Note:— **The toll-free or 800 numbers listed below, in many cases, can be used only in the states where the carriers are located.**

Also listed are the local commercial numbers for the carriers. Out-of-state callers may use the commercial numbers.

— These carrier toll-free numbers are for beneficiaries to use and should not be used by doctors and suppliers.

— Many carriers have installed an automated telephone answering system. If you have a touch-tone telephone, you can follow the system instructions to find out about your latest claims and get other information. If you do not have a touch-tone phone, stay on the line and someone will help you.

ALABAMA

Medicare/Blue Cross-Blue Shield of Alabama
P.O. Box 830140
Birmingham, Alabama 35283-0140
1-800-292-8855
205-988-2244

ALASKA

Medicare/Aetna Life Insurance Company
200 S.W. Market St.,
P.O. Box 1998
Portland, Oregon 97207-1998
1-800-452-0125 (Alaska to Oregon customer service site)
503-222-6831 (customer service site in Oregon)

ARIZONA

Medicare/Aetna Life Insurance Company
P.O. Box 37200
Phoenix, Arizona 85069
1-800-352-0411
602-861-1968

ARKANSAS

Medicare/Arkansas Blue Cross and Blue Shield
P.O. Box 1418
Little Rock, Arkansas 72203-1418
1-800-482-5525
501-378-2320

CALIFORNIA

Counties of: Los Angeles, Orange, San Diego, Ventura, Imperial, San Luis Obispo, Santa Barbara
Medicare/Transamerica Occidental Life Insurance Co.
Box 30540
Los Angeles, California 90030-0540
1-800-675-2266
213-748-2311
Rest of state: Medicare Claims Dept.
Blue Shield of California
Chico, California 95976
(In area codes 209, 408, 415, 510, 707, 916)
1-800-952-8627
916-743-1583
(In these area codes—other than Los Angeles, Orange, San Diego, Ventura, Imperial, San Luis Obispo, and Santa Barbara counties—213, 310, 619, 714, 805, 818, 909)
1-800-848-7713
714-796-9393

COLORADO

Medicare/Blue Shield of North Dakota
Governor's Center II
600 Grant St., Suite 600
Denver, CO 80203
1-800-247-2267
701-282-0691

CONNECTICUT

Medicare/The Travelers Companies
538 Preston Avenue
P.O. Box 9000
Meriden, Connecticut 06454-9000
1-800-982-6819
(In Hartford) 203-728-6783
(In the Meriden area) 203-237-8592

DELAWARE

Xact Medicare Services
P.O. Box 890065
Camp Hill, Pennsylvania 17089-0065
1-800-851-3535

DISTRICT OF COLUMBIA

Xact Medicare Services
P.O. Box 890065
Camp Hill, Pennsylvania 17089-0065
1-800-233-1124

FLORIDA

Medicare/Blue Cross and Blue Shield of Florida, Inc.
P.O. Box 2360
Jacksonville, Florida 32231
Copies of Explanation of Your Medicare Part B Benefits notices, requests for MEDPARD directories, brief claims inquiries (status or verification of receipt), and address changes:
1-800-666-7586
904-355-8899
For all your other Medicare needs:
1-800-333-7586
904-355-3680

Carriers can answer questions about Medical Insurance (Part B)

GEORGIA

Medicare/Aetna Life Insurance Company
P.O. Box 3018
Savannah, Georgia 31402-3018
1-800-727-0827
912-920-2412

HAWAII

Medicare/Aetna Life Insurance Company
P.O. Box 3947
Honolulu, Hawaii 96812
1-800-272-5242
808-524-1240

IDAHO

CIGNA Medicare
3150 N. Lakeharbor Lane, Suite 254
P.O. Box 8048
Boise, Idaho 83707-6219
1-800-627-2782
208-342-7763

ILLINOIS

Medicare Claims/Health Care Service Corporation
P.O. Box 4422
Marion, Illinois 62959
1-800-642-6930
312-938-8000
TDD 1-800-535-6152

INDIANA

Medicare Part B/AdminaStar Federal
P.O. Box 7073
Indianapolis, Indiana 46207
1-800-622-4792
317-842-4151

IOWA

Medicare/IASD Health Services Corporation
(d/b/a Blue Cross & Blue Shield of Iowa)
Correspondence:
P.O. Box 9269
Des Moines, Iowa 50306
Claims:
P.O. Box 10491
Des Moines, Iowa 50360
1-800-532-1285
515-245-4785

KANSAS

The counties of Johnson and Wyandotte:
Medicare/Blue Cross and Blue Shield of Kansas, Inc.
P.O. Box 419840
Kansas City, Missouri 64141-6840
1-800-892-5900
816-561-0900
Rest of state: Medicare/Blue Cross and Blue Shield of Kansas, Inc.
1133 S.W. Topeka Boulevard
P.O. Box 239
Topeka, Kansas 66629-0001
1-800-432-3531
913-232-3773

KENTUCKY

AdminaStar of Kentucky
P.O. Box 37630
Louisville, KY 40233-7630
1-800-999-7608
502-425-6759

LOUISIANA

Arkansas Blue Cross & Blue Shield, Inc.
Medicare Administration
P.O. Box 83830
Baton Rouge, Louisiana 70884-3830
1-800-462-9666
(In New Orleans) 504-529-1494
(In Baton Rouge) 504-927-3490

MAINE

Medicare/C and S Administrative Services
P.O. Box 1000
Hingham, Massachusetts 02044-9191
For Non-assigned Claims:
P.O. Box 2222
Hingham, Massachusetts 02044-9193
1-800-492-0919
207-828-4300

MARYLAND

Counties of: Montgomery, Prince Georges
Medicare/Xact Medicare Services
P.O. Box 890065
Camp Hill, Pennsylvania 17089-0065
1-800-233-1124
Rest of state: Trail Blazer Enterprises
P.O. Box 5678
Timonium, Maryland 21094-5678
1-800-492-4795

MEDICARE CARRIERS

Carriers can answer questions about Medical Insurance (Part B)

MASSACHUSETTS

Medicare/C and S Administrative Services
P.O. Box 1000
Hingham, Massachusetts 02044-9191
For Non-assigned Claims:
P.O. Box 2222
Hingham, Massachusetts 02044-9193
1-800-882-1228
617-741-3300

MICHIGAN

HCSC
Michigan Medicare Claims
P.O. Box 5544
Marion, Illinois 62959
313-225-8200
1-800-482-4045

MINNESOTA

Counties of: Anoka, Dakota, Fillmore,
Goodhue, Hennepin, Houston, Olmstead,
Ramsey, Wabasha, Washington, Winona
Medicare/The Travelers Ins. Co.
8120 Penn Avenue South
Bloomington, Minnesota 55431
1-800-352-2762
612-884-7171
Rest of state: Medicare/Blue Cross
and Blue Shield of Minnesota
P.O. Box 64357
St. Paul, Minnesota 55164
1-800-392-0343
612-456-5070

MISSISSIPPI

Medicare/The Travelers Ins. Co.
P.O. Box 22545
Jackson, Mississippi 39225-2545
1-800-682-5417
601-956-0372

MISSOURI

Counties of: Andrew, Atchison, Bates,
Benton, Buchanan, Caldwell, Carroll, Cass,
Clay, Clinton, Daviess, DeKalb, Gentry,
Grundy, Harrison, Henry, Holt, Jackson, Johnson,
Lafayette, Livingston, Mercer, Nodaway, Pettis,
Platte, Ray, St. Clair,
Saline, Vernon, Worth
Medicare/Blue Cross and Blue Shield of Kansas, Inc.
P.O. Box 419840
Kansas City, Missouri 64141-6840
1-800-892-5900
816-561-0900
Rest of state: Medicare
General American Life Insurance Co.
P.O. Box 505
St. Louis, Missouri 63166
1-800-392-3070
314-843-8880

MONTANA

Medicare/Blue Cross and Blue Shield of Montana, Inc.
2501 Beltview
P.O. Box 4310
Helena, Montana 59604
1-800-332-6146
406-444-8350

NEBRASKA

The carrier for Nebraska is Blue Cross and Blue Shield of
Kansas, Inc. Claims, however, should be sent to:
Medicare Part B
Blue Cross/Blue Shield of Nebraska
P.O. Box 3106
Omaha, Nebraska 68103-0106
1-800-633-1113

NEVADA

Medicare/Aetna Life Insurance Company
P.O. Box 37230
Phoenix, Arizona 85069
1-800-528-0311
602-861-1968

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MEDICARE CARRIERS

Carriers can answer questions about Medical Insurance (Part B)

NEW HAMPSHIRE

Medicare/C and S Administrative Services

P.O. Box 1000

Hingham, Massachusetts 02044-9191

For Non-assigned Claims:

P.O. Box 2222

Hingham, Massachusetts 02044-9193

1-800-447-1142

207-828-4300

NEW JERSEY

Xact Medicare Services

P.O. Box 890065

Camp Hill, Pennsylvania 17089-0065

1-800-462-9306

NEW MEXICO

Medicare/Aetna Life Insurance Company

P.O. Box 25500

Oklahoma City, Oklahoma 73125-0500

1-800-423-2925

(In Albuquerque) 505-821-3350

NEW YORK

Counties of: Bronx, Columbia, Delaware, Dutchess,

Greene, Kings, Nassau, New York, Orange, Putnam,

Richmond, Rockland, Suffolk, Sullivan, Ulster, Westchester

Medicare B/Empire Blue Cross and Blue Shield

P.O. Box 2280

Peekskill, New York 10566

1-800-442-8430

516-244-5100

County of: Queens

Medicare/Group Health Inc.

P.O. Box 1608, Ansonia Station

New York, New York 10023

212-721-1770

Rest of state:

BC/BS of Western New York

Upstate Medicare Division-Part B

33 Lewis

Binghamton, New York 13905

1-800-252-6550

NORTH CAROLINA

Connecticut General Life Insurance Company

P.O. Box 671

Nashville, Tennessee 37202

1-800-672-3071

919-665-0348

NORTH DAKOTA

Medicare/Blue Shield of North Dakota

711 2nd Ave., N

Fargo, North Dakota 58102

1-800-247-2267

701-277-2363

OHIO

Medicare/Nationwide Mutual Ins. Co.

P.O. Box 57

Columbus, Ohio 43216

1-800-282-0530

614-249-7157

OKLAHOMA

Medicare/Aetna Life Insurance Company

701 N.W. 63rd St.

Oklahoma City, Oklahoma 73116-7693

1-800-522-9079

405-848-7711

OREGON

Medicare/Aetna Life Insurance Company

200 S.W. Market St.

P.O. Box 1997

Portland, Oregon 97207-1997

1-800-452-0125

503-222-6831

PENNSYLVANIA

Xact Medicare Services

P.O. Box 890065

Camp Hill, Pennsylvania 17089-0065

1-800-382-1274

RHODE ISLAND

Medicare/ Blue Cross and Blue Shield of Rhode Island

Inquiry Department

444 Westminster Street

Providence, Rhode Island 02903-3279

1-800-662-5170

401-861-2273

SOUTH CAROLINA

Palmetto Government Benefits Administrators

Medicare Part B Operations

P.O. Box 100190

Columbia, South Carolina 29202

1-800-868-2522

803-788-3882

MEDICARE CARRIERS

Carriers can answer questions about Medical Insurance (Part B)

SOUTH DAKOTA

Medicare Part B/Blue Shield of North Dakota
711 2nd Ave., N.
Fargo, North Dakota 58102
1-800-437-4762

TENNESSEE

CIGNA Medicare
P.O. Box 1465
Nashville, Tennessee 37202
1-800-342-8900
615-244-5650

TEXAS

Medicare/Blue Cross & Blue Shield of Texas, Inc.
P.O. Box 660031
Dallas, Texas 75266-0031
1-800-442-2620
214-235-3433

UTAH

Medicare/Blue Shield of Utah
P.O. Box 30269
Salt Lake City, Utah 84130-0269
1-800-426-3477
801-481-6196

VERMONT

Medicare/C and S Administrative Services
P.O. Box 1000
Hingham, Massachusetts 02044-9191
For Non-assigned Claims:
P.O. Box 2222
Hingham, Massachusetts 02044-9193
1-800-447-1142
207-828-4300

VIRGINIA

Counties of: Arlington, Fairfax;
City of: Alexandria, Falls Church, Fairfax
Xact Medicare Services
P.O. Box 890065
Camp Hill, Pennsylvania 17089-0065
1-800-233-1124
Rest of state: Medicare/The Travelers Ins. Co.
P.O. Box 26463
Richmond, Virginia 23261-6463
1-800-552-3423
804-330-4786

WASHINGTON

Aetna Life Insurance Company
Medicare Part B
P.O. Box 91099
Seattle, Washington 98111-9199
1-800-372-6604
(In Seattle) 206-621-0359

WEST VIRGINIA

Medicare/Nationwide Mutual Insurance Co.
P.O. Box 57
Columbus, Ohio 43216
1-800-848-0106
614-249-7157

WISCONSIN

Medicare/WPS
Box 1787
Madison, Wisconsin 53701
1-800-944-0051
(In Madison) 608-221-3330
TDD 1-800-828-2837

WYOMING

Blue Cross and Blue Shield of North Dakota
P.O. Box 628
Cheyenne, Wyoming 82003
1-800-442-2371
307-632-9381

AMERICAN SAMOA

Medicare/Hawaii Medical Service Association
P.O. Box 860
Honolulu, Hawaii 96808
808-944-2247

GUAM

Medicare/Aetna Life Insurance Company
P.O. Box 3947
Honolulu, Hawaii 96812
808-524-1240

NORTHERN MARIANA ISLANDS

Medicare/Aetna Life Insurance Company
P.O. Box 3947
Honolulu, Hawaii 96812
808-524-1240

Carriers can answer questions about Medical Insurance (Part B)

PUERTO RICO

Medicare/Triple-S, Inc.

P.O. Box 71391

San Juan, Puerto Rico 00936-1391

(In Puerto Rico)

1-800-981-7015

(In Puerto Rico metro area)

809-749-4900

VIRGIN ISLANDS

Medicare/Triple-S, Inc.

P.O. Box 71391

San Juan, Puerto Rico 00936-1391

1-800-474-7448 or

(In St. Thomas) 809-774-7915

(In St. Croix) 809-773-9548

Durable Medical Equipment Regional Carriers**Region A**

States of Connecticut, Delaware, Maine,
Massachusetts, New Hampshire, New Jersey,
New York, Pennsylvania, Rhode Island,
Vermont.

Travelers Insurance Company

P.O. Box 6800

Wilkes-Barre, PA 18773-6800

1-800-842-2052

Region C

States of Alabama, Arkansas, Colorado,
Florida, Georgia, Kentucky, Louisiana, Missis-
sippi, New Mexico, North Carolina, Oklahoma,
South Carolina, Tennessee, Texas, and Puerto
Rico and the Virgin Islands.

Palmetto Government Benefits Administrators

Medicare DMERC Operations

P.O. Box 100141

Columbia, SC 29202-0141

1-800-213-5452

Region B

District of Columbia and states of Illinois,
Indiana, Maryland, Michigan, Minnesota,
Ohio, Virginia, West Virginia, Wisconsin.

AdminaStar Federal Inc.

P.O. Box 7031

Indianapolis, IN 46207-7031

1-800-270-2313

Region D

States of Alaska, Arizona, California, Hawaii,
Idaho, Iowa, Kansas, Missouri, Montana,
Nebraska, Nevada, North Dakota, Oregon,
South Dakota, Utah, Washington, Wyoming,
American Samoa, Marianna Islands, and Guam.

CIGNA Medicare

P.O. Box 690

Nashville, TN 37202

1-800-899-7095

PROs can answer questions about the quality of care and access to care in a Medicare-certified facility. PROs cannot answer questions about your bill or about what Medicare covers. For Part A or Part B billing or coverage questions, call your Part B carrier or your Part A intermediary. Carriers are listed on pages 42-47. Look on page 3 under *Carriers and Intermediaries* for information about contacting an intermediary.

ALABAMA

Alabama Quality Assurance Foundation, Inc.
Suite 200 North
One Perimeter Park South
Birmingham, AL 35243-2327
1-800-760-3540

ALASKA

PRO-WEST
(PRO for Alaska)
Suite 100
10700 Meridian Avenue, North
Seattle, WA 98133-9075
1-800-445-6941
(in Anchorage dial 562-2252)

AMERICAN SAMOA and GUAM
(see Hawaii)

ARIZONA

Health Services Advisory Group, Inc.
301 East Bethany Home Road, B-157
Phoenix, AZ 85012
1-800-626-1577
(in Arizona dial 1-800-359-9909 or 1-800-223-6693)

ARKANSAS

Arkansas Foundation for Medical Care, Inc.
P.O. Box 2424
809 Garrison Avenue
Fort Smith, AR 72902
1-800-824-7586
(in Arkansas dial 1-800-272-5528)

CALIFORNIA

California Medical Review, Inc.
Suite 500
60 Spear Street
San Francisco, CA 94105
1-800-841-1602 (in-state only)
1-415-882-5800*

COLORADO

Colorado Foundation for Medical Care
2821 South Parker Road
Aurora, CO 88014
1-800-727-7086 (in-state only)
1-303-695-3333*

CONNECTICUT

Connecticut Peer Review Organization, Inc.
100 Roscommon Drive, Suite 200
Middletown, CT 06457
1-800-553-7590 (in-state only)
1-203-632-2008*

DELAWARE

West Virginia Medical Institute, Inc.
(PRO for Delaware)
3001 Chesterfield Place
Charleston, WV 25304
1-800-642-8686 ext. 266
(in Wilmington dial 655-3077)

DISTRICT OF COLUMBIA

Delmarva Foundation for Medical Care, Inc.
(PRO for D.C.)
9240 Centreville Road
Easton, MD 21601
1-800-645-0011
(in Maryland dial 1-800-492-5811)

FLORIDA

Florida Medical Quality Assurance, Inc.
1211 N. Westshore Boulevard
Suite 700
Tampa, FL 33607
1-800-844-0795
813-281-9024

*PRO will accept collect calls from out of state on this number.

PROs can answer questions about the quality of care and access to care in a Medicare-certified facility. PROs cannot answer questions about your bill or about what Medicare covers. For Part A or Part B billing or coverage questions, call your Part B carrier or your Part A intermediary. Carriers are listed on pages 42-47. Look on page 3 under *Carriers and Intermediaries* for information about contacting an intermediary.

GEORGIA

Georgia Medical Care Foundation
Suite 200
57 Executive Park South
Atlanta, GA 30329
1-800-282-2614 (in-state only)
404-982-0411

HAWAII

Hawaii Medical Service Association
(PRO for American Samoa/Guam and Hawaii)
818 Keeaumoku Street
P.O. Box 860
Honolulu, HI 96808-0860
1-808-944-3581*

IDAHO

PRO-WEST
(PRO for Idaho)
Suite 100
10700 Meridian Avenue, North
Seattle, WA 98133-9075
1-800-445-6941
1-208-343-4617* (local Boise and collect)

ILLINOIS

Crescent Counties Foundation for Medical Care
1001 Warrenville Road
Lisle, IL 60532
1-800-647-8089
708-769-9600

INDIANA

Indiana Medical Review Organization
2901 Ohio Boulevard
P.O. Box 3713
Terre Haute, IN 47803
1-800-288-1499

IOWA

Iowa Foundation for Medical Care
Suite 350E
6000 Westown Parkway
West Des Moines, IA 50266-7771
1-800-752-7014
515-223-2900

KANSAS

The Kansas Foundation for Medical Care, Inc.
2947 S.W. Wanamaker Drive
Topeka, KS 66614
1-800-432-0407 (in-state only)
913-273-2552

KENTUCKY

Kentucky Medical Review Organization
10503 Timberwood Circle, Suite 200
P.O. Box 23540
Louisville, KY 40223
1-800-288-1499

LOUISIANA

Louisiana Health Care Review, Inc.
8591 United Plaza Blvd., Suite 270
Baton Rouge, LA 70809
1-800-433-4958 (in-state only)
504-926-6353

MAINE

Health Care Review, Inc.
(PRO for Maine)
Henry C. Hall Building
345 Blackstone Blvd.
Providence, RI 02906
1-800-541-9888 or 1-800-528-0700 (both numbers in Maine only)
1-207-945-0244*

MARYLAND

Delmarva Foundation for Medical Care, Inc.
(PRO for Maryland)
9240 Centreville Road
Easton, MD 21601
1-800-645-0011
(in Maryland dial 1-800-492-5811)

*PRO will accept collect calls from out of state on this number.

PROs can answer questions about the quality of care and access to care in a Medicare-certified facility. PROs cannot answer questions about your bill or about what Medicare covers. For Part A or Part B billing or coverage questions, call your Part B carrier or your Part A intermediary. Carriers are listed on pages 42-47. Look on page 3 under *Carriers and Intermediaries* for information about contacting an intermediary.

MASSACHUSETTS

Massachusetts Peer Review Organization, Inc.
235 Wyman Street
Waltham, MA 02154-1231
1-800-252-5533 (in-state only)
1-617-890-0011*

MICHIGAN

Michigan Peer Review Organization
40600 Ann Arbor Road, Suite 200
Plymouth, MI 48170-4495
1-800-365-5899

MINNESOTA

Foundation for Health Care Evaluation
Suite 400
2901 Metro Drive
Bloomington, MN 55425
1-800-444-3423

MISSISSIPPI

Mississippi Foundation for Medical Care, Inc.
P.O. Box 4665
735 Riverside Drive
Jackson, MS 39296-4665
1-800-844-0600 (in-state only)
601-948-8894

MISSOURI

Missouri Patient Care Review Foundation
505 Hobbs Road, Suite 100
Jefferson City, MO 65109
1-800-347-1016

MONTANA

Montana-Wyoming Foundation for Medical Care
400 North Park, 2nd Floor
Helena, MT 59601
1-800-497-8232 (in-state only)
1-406-443-4020*

NEBRASKA

Iowa Foundation for Medical Care/
The Sunderbruch Corporation
6000 Westown Parkway
Suite 350E
West Des Moines, IA 50266
1-800-247-3004 (in-state only)
1-800-422-4812 (out-of-state)

NEVADA

Nevada Peer Review
675 East 2100 South, Suite 270
Salt Lake City, UT 84106-1864
1-800-558-0829 (in Nevada only)
(in Reno dial 1-702-826-1996)
1-702-385-9933*

NEW HAMPSHIRE

New Hampshire Foundation for Medical Care
15 Old Rollinsford Road, Suite 302
Dover, NH 03820
1-800-582-7174 (in-state only)
1-603-749-1641*

NEW JERSEY

The Peer Review Organization of New Jersey, Inc.
Central Division
Brier Hill Court, Building J
East Brunswick, NJ 08816
1-800-624-4557 (in-state only)
1-908-238-5570*

NEW MEXICO

New Mexico Medical Review Association
707 Broadway N.E., Suite 200
P.O. Box 27449
Albuquerque, NM 87125-7449
1-800-279-6824 (in-state only)
505-842-6236
(In Albuquerque dial 842-6236)

*PRO will accept collect calls from out of state on this number.

PROs can answer questions about the quality of care and access to care in a Medicare-certified facility. PROs cannot answer questions about your bill or about what Medicare covers. For Part A or Part B billing or coverage questions, call your Part B carrier or your Part A intermediary. Carriers are listed on pages 42-47. Look on page 3 under *Carriers and Intermediaries* for information about contacting an intermediary.

NEW YORK

Island Peer Review Organization, Inc.
1979 Marcus Avenue, First floor
Lake Success, NY 11042
1-800-331-7767 (in-state only)
1-516-326-7767*

NORTH CAROLINA

Medical Review of North Carolina
Suite 203
P.O. Box 37309
5625 Dillard Drive
Cary, NC 27511-9227
1-800-682-2650 (in-state only)
919-851-2955

NORTH DAKOTA

North Dakota Health Care Review, Inc.
Suite 301
900 North Broadway
Minot, ND 58701
1-800-472-2902 (in-state only)
1-701-852-4231*

OHIO

Peer Review Systems, Inc.
P.O. Box 6174
757 Brooksedge Plaza Drive
Westerville, OH 43081-6174
1-800-837-0664
1-800-589-7337 (in-state only)

OKLAHOMA

Oklahoma Foundation for Peer Review, Inc.
Suite 400 The Paragon Building
5801 Broadway Extension
Oklahoma City, OK 73118-7489
1-800-522-3414 (in-state only)
405-840-2891

PENNSYLVANIA

Keystone Peer Review Organization, Inc.
777 East Park Drive
P.O. Box 8310
Harrisburg, PA 17105-8310
1-800-322-1914 (in-state only)
717-564-8288

PUERTO RICO

Puerto Rico Foundation for Medical Care
Suite 605 Mercantile Plaza
Hato Rey, PR 00918
1-809-753-6705* or 1-809-753-6708*

RHODE ISLAND

Health Care Review, Inc.
Henry C. Hall Building
345 Blackstone Boulevard
Providence, RI 02906
1-800-221-1691 (New England-wide)
(in Rhode Island dial 1-800-662-5028)
1-401-331-6661*

SOUTH CAROLINA

Medical Review of North Carolina
Suite 203
P.O. Box 37309
5625 Dillard Drive
Cary, NC 27511-9227
1-800-682-2650 (in-state only)
919-851-2955

SOUTH DAKOTA

South Dakota Foundation for Medical Care
1323 South Minnesota Avenue
Sioux Falls, SD 57105
1-800-658-2285

TENNESSEE

Mid-South Foundation for Medical Care
Suite 400
6401 Poplar Avenue
Memphis, TN 38119
1-800-489-4633

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*PRO will accept collect calls from out of state on this number.

PROs can answer questions about the quality of care and access to care in a Medicare-certified facility. PROs cannot answer questions about your bill or about what Medicare covers. For Part A or Part B billing or coverage questions, call your Part B carrier or your Part A intermediary. Carriers are listed on pages 42-47. Look on page 3 under *Carriers and Intermediaries* for information about contacting an intermediary.

TEXAS

Texas Medical Foundation
Barton Oaks Plaza Two, Suite 200
901 Mopac Expressway South
Austin, TX 78746
1-800-725-8315 (in-state only)
512-329-6610

UTAH

Utah Peer Review Organization
675 East 2100 South
Suite 270
Salt Lake City, UT 84106-1864
1-800-274-2290

VERMONT

New Hampshire Foundation for Medical Care
(PRO for Vermont)
15 Old Rollinsford Road, Suite 302
Dover, NH 03820
1-800-772-0151 (in Vermont only)
1-802-655-6302*

VIRGIN ISLANDS

Virgin Islands Medical Institute, Inc.
IAD Estate Diamond Ruby
P.O. Box 1566
Christiansted
St. Croix, U.S., VI 00821-1566
1-809-778-6470*

VIRGINIA

Medical Society of Virginia Review Organization
1606 Santa Rosa Road, Suite 200
P.O. Box K 70
Richmond, VA 23288-0070
1-800-545-3814 (DC, MD and VA)
804-289-5320
(in Richmond, dial 289-5397)

WASHINGTON

PRO-WEST
Suite 100
10700 Meridian Avenue, North
Seattle, WA 98133-9075
1-800-445-6941
(in Seattle, dial 368-8272)

WEST VIRGINIA

West Virginia Medical Institute, Inc.
3001 Chesterfield Place
Charleston, WV 25304
1-800-642-8686, ext. 266
(in Charlestown, dial 346-9864)

WISCONSIN

Wisconsin Peer Review Organization
2909 Landmark Place
Madison, WI 53713
1-800-362-2320 (in-state only)
608-274-1940

WYOMING

Montana-Wyoming Foundation for Medical Care
400 North Park, 2nd Floor
Helena, MT 59601
1-800-497-8232 (in Wyoming only)
1-406-443-4020*

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